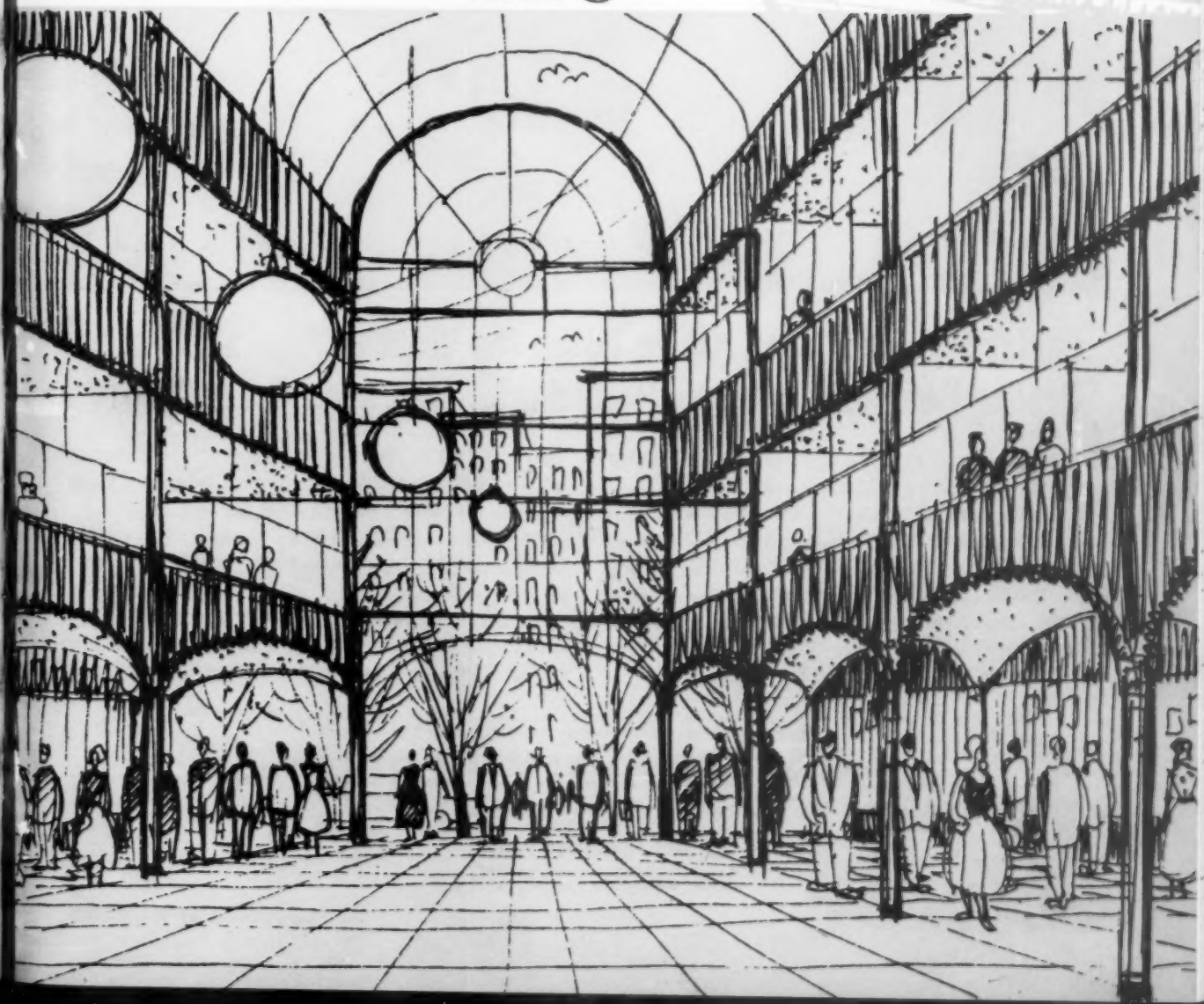
Journal of Housing

June 1961



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Journal of Housing

June 1961

Volume 18—Number 6

Publication of the
NATIONAL ASSOCIATION
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REDEVELOPMENT OFFICIALS
1313 East Sixtieth Street
Chicago 37, Illinois
John D. Lange, Executive Director

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COVER —

The JOURNAL's John Bradford has used sketches of a proposed shopping arcade connecting F and G Streets (bottom) and a view of Pennsylvania Avenue (top) as they appear in plans for the redevelopment of downtown Washington, D.C. for this month's cover. The original sketch, by Paul D. Spreiregen of the staff of DOWNTOWN PROGRESS, is one of a set of 16 sketch views of "Downtown 1980" as envisioned by the National Capital Downtown Committee, Inc. (DOWNTOWN PROGRESS). The committee, a privately-financed, nonprofit corporation formed for the purpose of developing a general plan and, within it, specific project plans for the revitalization of downtown Washington, is working in close cooperation with public and private organizations for the projected redevelopment of an 1800-acre, 250-block area. For news of downtown redevelopment in other cities across the nation, see pages 242-246.

Editor: Dorothy Gazzolo. **Washington News:** Mary K. Nenno; Kenneth Ashworth. **Technical and Maintenance:** Thomas J. Blakley. **Editorial Assistants:** Milton L. Cole; Frederic Vogelsang. **Book Notes:** Marion Massen. **Advertising Manager:** R. M. Trevett. **Cover:** John Bradford.

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Personals

PAUL S. BUCHMAN,
in May received the "Distinguished Service Award" from the Plant City, Florida Junior Chamber of Commerce in recognition of the success of his efforts to eliminate the city's slums. In 1955 Mr. Buchman, who has been city attorney since 1949, spearheaded a drive to enter Plant City in the nation's public housing program. He was named executive director of the housing authority, which was established as a result of his efforts. Still far from his goal of a slumless city, even though 200 low-rent units were dedicated in 1958, Mr. Buchman prepared a long range slum-eradication plan. In 1959 he prepared legislation authorizing the city to condemn slum structures and also obtained an allocation of 65 Section 221 low-cost housing commitments. Since that time, the allocation has increased to 135 units. An urban renewal act prepared by Mr. Buchman was presented for enactment into law during the 1961 session of the state's legislature.

ROBERT W. MAFFIN,
who has been serving as coordinator of the Tacoma renewal agency, has been named director, succeeding **Robert C. Jacobson,** who recently left that post to accept a similar assignment in Spokane (see April JOURNAL, page 140).

E. H. PERRY, SR.
died May 10 in Austin, Texas at the age of 85. Mr. Perry, philanthropist, builder, and civic leader, was a member of the board and a vice chairman of the city's housing authority. He was the first chairman of the authority, which constructed 330 low-cost units in 1938. Mr. Perry was unanimously elected Austin's "Most Worthy Citizen" in 1953 for his steadfast faith in the city, which was manifested by numerous investments and humanitarian works. His services were again recognized in 1957 when he was presented a gold good citizenship medal by the Sons of the American Revolution.

JAMES BANKS,
J. ROBERT DODGE,
MARVIN S. GILMAN,
all NAHRO members, were sent to the British West Indies recently by the Housing, Building, and Planning Branch of the United Nations to inspect housing in the islands for the purpose of making recommendations on housing problems for that area. Mr. Banks is chief of project rehabilitation and management of the Washington, D. C. Redevelopment Land Agency. Mr. Dodge is an architectural advisor for the Housing and Home Finance Agency and Mr. Gilman, in addition to being a private house builder, is chairman of the Huntington (New York) Housing Authority.

WILLIAM R. CARTER
was appointed executive director of the St. Paul housing and redevelopment authority in April, ending speculation as to who would succeed **Louis J. Thompson,** who stepped down from the post last September (see November 1960 JOURNAL, page 405). Mr. Carter, who was serving as a bank official at the time of his appointment, is president of St. Paul's junior chamber of commerce. In speaking of his appointment, spokesmen for the authority said that his "outstanding leadership in civic enterprise has earned him the confidence of his associates and others" and "we have been looking for somebody who had administrative potential."

MARTIN DWYER
has been appointed chairman of Chicago's housing authority, succeeding Joseph P. Sullivan, who had held the post for the past five years. NAHROite Dwyer, who has been a commissioner of the Chicago authority since 1956, is president of the Chicago local of the Elevator Operators and Starters Union and of the Building Service Joint Council No. 1 of Chicago.

ALVIN A. MERMIN
has joined the staff of the New Haven Redevelopment Agency, where he will direct family relocation activities. Mr. Mermin has been performing that function for the city's housing authority under its contract with the redevelopment agency for the past five years. He was a member of the management staff of the authority for 20 years. Mr. Mermin is a long time NAHRO member.

JOHN A. DEL VECCHIO, JR.,
chief of program policy for the Urban Renewal Administration, received honorable mention in the William A. Jump Memorial Award at a ceremony in Washington in May. The award is based upon a government-wide competition. Mr. Del Vecchio was cited in recognition of his efforts in coordinating administrative procedures in the government's urban renewal programs.

HENRY S. HALPRIN
has become affiliated with the New York law firm of Demov & Morris after having been with the New York regional office of the Urban Renewal Administration since 1955. Mr. Halprin's assignments while with the URA included terms as assistant counsel, field representative, acting director of operations, and, most recently, special program assistant regional director.

LEO GREBLER
has been awarded a travel grant by the Ford Foundation to study urban renewal problems and policies in European countries. NAHROite Grebler will conduct his study for the foundation during the second half of this year while on sabbatical leave from the graduate school of business administration of the University of California at Los Angeles, where he is professor of real estate and urban land economics.

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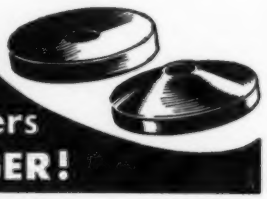

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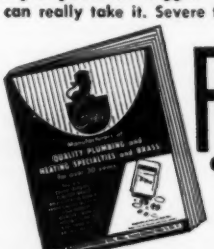

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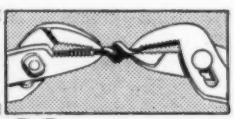

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IRA S. ROBBINS
was elected to a one year term as vice-chairman of the New York City Housing Authority in June. Mr. Robbins, who was reappointed to the authority for a five year period in April by **Mayor Wagner,** is a member of NAHRO's Board of Governors. Before joining the authority he was executive vice president of the Citizens' Housing and Planning Council of New York and for eleven years was a state housing official. He is honorary vice president of the United Neighborhood Houses and formerly was president and chairman of the board of the National Housing Conference.

DAN R. HAMADY,
assistant administrator for international housing for the Housing and Home Finance Agency was chairman of a five-man delegation which traveled to Geneva early in June to represent the United States at a meeting of the housing committee of the United Nations Economic Commission for Europe. The delegation was composed of Mr. Hamady; **Roy J. Burroughs,** also with HHFA's Office of International Housing; **Howard J. Wharton,** Assistant Commissioner for Redevelopment for the Urban Renewal Administration; **Zachary Fisher,** partner in a New York real estate investment firm; and **James H. Scheuer,** also of New York, developer of large urban renewal projects. Prior to the Geneva meeting, Mr. Hamady represented the HHFA at the Executive Committee of the International Council for Building Research Studies and Documentation in Paris. After the meeting in Geneva, the United States delegation embarked on a study tour of Germany under the auspices of the German government.

CHARLES ABRAMS
has been appointed president of the National Committee Against Discrimination in Housing succeeding Administrator **Robert C. Weaver** of the Housing and Home Finance Agency. Mr. Abrams was one of the founders of the committee . . . a federation of 32 civic, religious, labor, and civil rights organizations dedicated to combating racial and religious bias in housing. A former chairman of the New York State Commission Against Discrimination and former head of the Temporary State Housing Rent Commission, he has served as special housing consultant to the United Nations, to the Federal government, and to various foreign governments. In assuming the NCDH presidency, Mr. Abrams stated that the committee would concentrate its efforts on effecting a Presidential order barring discrimination in all federally-aided housing programs, on obtaining more state and local fair housing laws, and on the building and preservation of integrated neighborhoods.

ROBERT E. BATES
will retire from his position as assistant director for management in the Atlanta Regional Office of the Public Housing Administration at the end of July to become executive director of the housing authority of Fort Myers, Florida. This will not be Mr. Bates' first experience as an executive director as, prior to joining the PHA in 1942, he directed the Lakeland, Florida authority for 3 years, during which time 3 projects were built and occupied. After moving to Fort Myers, Mr. Bates hopes "in his spare time, to make an intensive study of ichthyology."

J. G. MELVILLE
has been appointed regional administrator of the Housing and Home Finance Agency, Region VI, with headquarters in San Francisco, succeeding Annabelle Heath, who has resigned (see Personal below). His swearing in by HHFA Administrator **Robert C. Weaver** in Washington on June 13 culminates Mr. Melville's lifelong career in the housing and redevelopment field. Mr. Melville, who came to this country from Australia at the age of ten, is a longtime NAHROite. For the past 12 years he has been Director of the San Francisco Regional Office of HHFA's constituent Public Housing Administration. In his new capacity he will be responsible for the Federal participation in the urban renewal and community facilities programs, and the Federal National Mortgage Association, and will coordinate these activities with those of the Public Housing Administration and the Federal Housing Administration. The region includes 11 western states and Guam.

ANNABELLE HEATH
has been appointed vice president in charge of the newly-formed Pacific Division of Mid-America Appraisal Corporation. Prior to joining the Chicago-based firm she was regional administrator of the Housing and Home Finance Agency, Region VI (see above Personal). Miss Heath, who received nationwide recognition in 1956 for her work as director of the Women's Congress on Housing, served as assistant administrator of the HHFA in Washington, D.C. before becoming regional administrator of Region VI in 1959. In her new post Miss Heath, who is especially familiar with housing conditions in the western states, will be responsible for presenting Mid-America's appraisal service in those states.

UNA OBERMAN
died on June 10 in Philadelphia after an illness of three months. Mrs. Oberman had been affiliated with the Philadelphia Redevelopment Authority since 1954; she retired early this year to have her first child. Previously—from 1948 to 1954—she had worked at the Philadelphia City Planning Commission.

Mrs. Oberman, who was a former member of NAHRO's Research and Statistics Committee, graduated with honors from the University of Indiana in 1948. She also did graduate work at the University of Pennsylvania. **Chester Rapkin,** Professor of City Planning at the University of Pennsylvania's Institute for Urban Studies, said in reference to Mrs. Oberman's death that "all of us who knew her are in a state of shock. She was a quiet, fine person, and we shall miss her deeply."

Mrs. Oberman, the former Una Katzman, is survived by her husband, Joseph, and a three-month old son, Paul David.

RAYMOND P. HAROLD
has been appointed by **Joseph P. Murray,** chairman of the Federal Home Loan Bank Board, to membership on a special twelve-man "task force" whose purpose is to sort out and meet the problems facing the Board, the Federal Savings and Loan Insurance Corporation, and the Federal Home Loan Bank System. Mr. Harold, a longtime NAHRO member, is president of the Worcester Federal Savings and Loan Association and former chairman of the Worcester Housing Authority.

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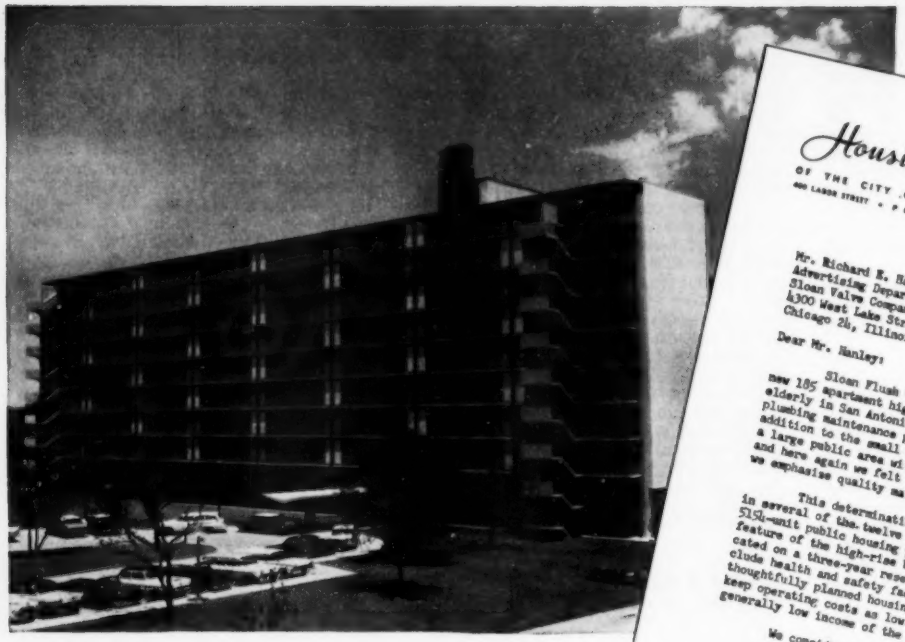

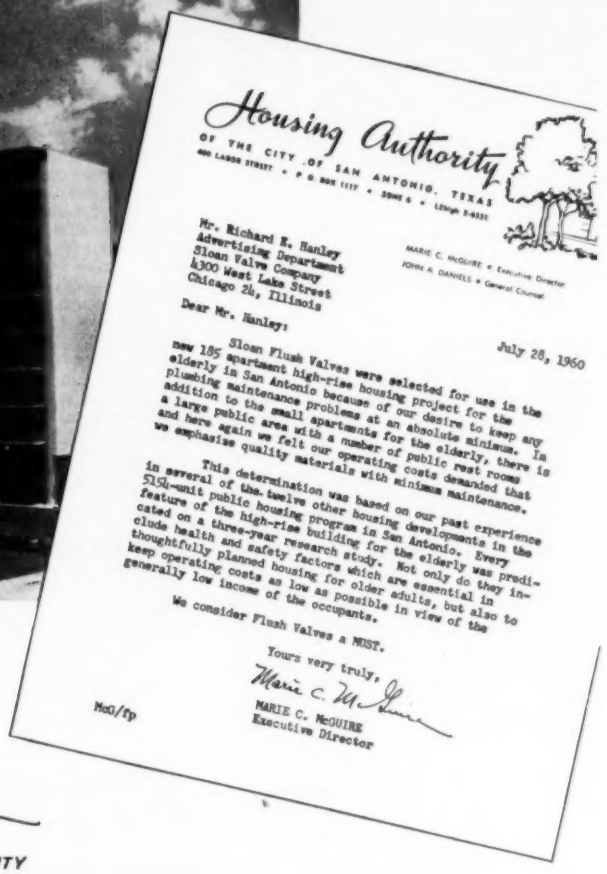

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News Notes

URBAN PROBLEMS STUDIED IN MORE UNIVERSITIES, COLLEGES

Colleges and universities are continuing to make available an ever increasing number of courses, seminars, and programs dealing with various aspects of urban problems.

Princeton University was the scene of an April Seminar on Urban Design that consisted of a series of six illustrated lectures given by Professor Rudolf Frankel and sponsored by the New Jersey Society of Architects. Professor Frankel, who is in charge of the graduate program in city design at Miami University, Oxford, Ohio, dealt with: "The Metropolis and its Problems"; "The Search for the Ideal City"; "The Master Plan"; "Influence of the City on Nature's Pattern"; "The Residential District"; and "The Core of the City."

Goucher College in Baltimore followed up its 1959-1960 year-long seminar on "Human Values in the Emerging American City" (see July-August 1959 JOURNAL, page 230) with study-discussion programs on the same theme in ten other urban areas. Goucher alumnae clubs in these areas (among them: Pittsburgh, Memphis, Chicago, San Francisco, Westchester County, New York) were sponsors of the programs; materials and findings of the parent seminar were used in the six weekly meetings that covered such topics as: "The Suburbs: Paradise Regained?" and "The Coming Urban Technology: Master or Servant?"

The original seminar was made possible by a grant from the William Deiches Fund; financing for the alumnae-sponsored programs was through a grant from the Fund for Adult Education.

Harvard University and the *Massachusetts Institute of Technology* announced in May the award of fellowships for urban research to two students of each institution. The four Stouffer Fellows (urban research awards honor Samuel Stouffer, Harvard sociologist who died last August) will work in the Joint Center for Urban Studies of the two participating institutions. Of special interest in the housing field will be the study of Stouffer Fellow Martin Anderson, whose work will be on the role of private capital in urban renewal.

Wheeling College's Research Seminar of Area Development is set up to provide a year-long program of research for 45 students, with concentration on the problems of the state of West Virginia and the Wheeling area in particular. Drawing on the help and advice of prominent local and civic leaders, ten of whom will appear as lecturers, the seminar is aimed more at creating an informed interest in local problems than at bringing the students up to the level of professional research. The seminar is under the direction of Dr. Bruno J. Hartung, head of the department of economics and business administration.

Northwestern University's March 21-22 Conference on Environmental Engineering and Metropolitan Planning was addressed by Wesley E. Gilbertson, chief of the division of engineering services of Public Health Service, who spoke on PHS advances in solving environmental health problems in metropolitan areas. Studies, Mr. Gilbertson said, have resulted in the preparation and publication of an *Environmental Health Planning Guide* designed to provide local communities with help in "collecting and analyzing facts on health-related services and facilities within an expanding urban area." Already used in Fort Wayne, Indiana and Omaha, Nebraska in the evaluation of environmental health problems, the *Guide* has been instrumental in bridging the gap between government and the people, bringing them together in the solution of area problems.

Other PHS assistance Mr. Gilbertson brought to the attention of the conferees: support of research projects in academic institu-

tions, including a teaching grant for a program on metropolitan planning and health; and the establishment of a program of short courses—to begin in July—at the Sanitary Engineering Center in Cincinnati for personnel from state and local agencies to increase staff awareness and understanding of existing and potential environmental health problems.

Columbia University was the scene of a May 27 conference on "Urban Renewal and the Expanding Metropolis," under the sponsorship of the New York Chapters of the American Institute of Planners and Lambda Alpha (International Honorary Land Economics Fraternity). Speaking on the community renewal program for the city of New York were NAHRO members Roger Starr, executive director of the Citizens' Housing and Planning Council of New York and George M. Raymond of Raymond and May Associates. NAHROite Isadore Candeub served as one of four discussion leaders.

KENTUCKY AND NEW YORK AGENCIES EACH GET DEMONSTRATION GRANTS

Model standards for transient housing; state level guidance to local communities—those are the projects to be carried out under the latest Section 314 demonstration grants.

The grant for model standards for transient housing will go to the New York State Division of Housing. Total cost of the project is set at $121,746, of which the federal share will be $81,146. The new standards will supplement the model housing code for single- and multi-family dwellings, mobile homes, and mobile home courts already devised by the state housing agency with the aid of a previous demonstration grant.

The project will begin with an analysis of existing experience in formulating standards for hotels, motels, boatels, travel trailers, travel trailer parks, and migratory worker camps. The completed work will be published as a guide to local communities throughout the country.

Kentucky will get $100,000 in "314" money and will add to it $50,000 of its own funds so that its Department of Economic Development can demonstrate how state governments can give city officials the technical guidance and leadership needed to develop an approved community program as a prerequisite to obtaining federal aid for urban renewal, Sections 220 and 221 Federal Housing Administration mortgage insurance, and public housing.

The project, which will be conducted on statewide, regional, and city levels, will include workshops and direct staff assistance to various cities in the state. The work is scheduled to be completed in 23 months and is designed to guide future action not only in Kentucky but in other states as well.

RENEWAL, CODES, HOUSING TAKE SPOTLIGHTS AT CONFERENCES

Bankers, social workers, geologists, and geographers, as well as planning officials, architects, and home builders—all gave prominent places at their recent meetings to spokesmen on urban renewal, code enforcement, and public housing.

The First National Mortgage Conference of the American Bankers Association, for example, included a forum on urban renewal on the second day of its April 30-May 3 meeting in Washington and drew upon "local talent" with the selection of Knox Banner, executive director, of the DOWNTOWN PROGRESS, as a member of the panel that discussed the subject.

Earlier in April, on the 13th, in a Cleveland forum on urban renewal hosted by the United States Steel Corporation, Mr. Banner had discussed business participation in renewal activities as part of a panel presentation that was keynoted by URA Commissioner William L. Slayton, and moderated by Douglas Haskell, editor of *Architectural Forum*.

Social Workers Feature Weaver

In May, from the 14th to the 19th, more than 5000 members of the social work disciplines attended the 88th Annual Forum of the National Conference on Social Welfare in Minneapolis and demonstrated their concern for "the problems posed by urbanism, with special reference to physical and social planning" by giving Housing and Home Finance Agency Administrator Robert C. Weaver a featured spot to discuss those problems on the program in a general session on May 17.

While giving Administrator Weaver a conference-wide audience

FEDERAL AGENCIES REVAMPING STAFFS

Additional staff changes announced by the new heads of the Housing and Home Finance Agency and its constituents up to mid-June (see May 1961 JOURNAL, page 190) include:

OFFICE OF THE ADMINISTRATOR

Sworn in on June 5 as Assistant Administrator in charge of the Program for Community Improvement (workable program) of HHFA was **Frank D. Clarke.** Mr. Clarke resigned from his position as president and manager of the Clarke Hook Corporation—an investment and realty holding company, engaged in part in the acquisition and development of commercial land—to join HHFA.

PUBLIC HOUSING ADMINISTRATION

Francis X. Servaites was appointed Deputy Public Housing Commissioner. Mr. Servaites' career in housing began in 1941; in 1947 he became assistant to the PHA regional director at Cleveland and the following year was appointed PHA regional director for Puerto Rico and the Virgin Islands, a post he held until 1958. Resigning from federal service in that year, he became Executive Vice-president of the National Housing Conference. This January he left that post to become executive director of the National Capital Housing Authority in Washington, D.C. (see December 1960 JOURNAL, page 427).

FEDERAL HOUSING ADMINISTRATION

Division directors under C. Franklin Daniels, Assistant Commissioner for the new office of Multi-family Housing Operations in FHA, whose appointments were announced on June 6, are:

Christian O. Christenson as Director of the Urban Renewal Division. Mr. Christenson's career in housing covers 20 years; since 1957 he has been FHA's Deputy Special Assistant for Urban Renewal.

Marsh Cunningham as Director of the Rental Housing Division. Mr. Cunningham joined the staff of FHA in 1952 as a management adviser for cooperative housing.

Harry E. Johnson as Director of the Cooperative Housing Division. Mr. Johnson has held this post since November, 1958 and will continue to serve in this capacity.

dramatized the importance that NCSW attached to the problems of cities, other sessions were provided in the six-day meeting to explore the relations of health and welfare services to public housing and urban renewal needs.

NAHRO itself, as an associate group of NCSW, sponsored a two-part meeting on "Organizing for Family Rehabilitation in A Public Housing Setting." Olive Swinney, community services advisor for the National Capital Housing Authority and chairman of NAHRO's Committee on Social Work in Housing and Urban Renewal, presided at the meeting, the first part of which was held in the Minneapolis housing and redevelopment authority's Glenwood Homes. Vernon E. Dale, from the authority, was co-chairman.

Representatives from housing and welfare agencies described experiences in cooperation in their cities: Chicago, Detroit, Philadelphia, Rochester, St. Louis, and Syracuse. In addition, participants were able to see an example of such cooperation in the work of the Wells Memorial Settlement House at Glenwood Homes.

In other sessions, NAHRO members and persons associated with NAHRO activities took part in discussing diverse aspects of housing-renewal welfare interrelationships.

Robert T. Jorvig, executive director of the Minneapolis housing and redevelopment authority, and M. Allen Pond of the office of the secretary of the Department of Health, Education and Welfare were speakers at a session on a major theme of the conference, "Toward The Elimination of Poverty." Mr. Jorvig spoke on physical and social planning aspects of achieving that goal, while Mr. Pond addressed himself to the interrelationship of poverty and disease.

Physical and social planning, this time in terms of "obstacles and experiments at the local level," was the subject of an address by W. C. Dutton, Jr., executive director of the American Institute of Planners, while George Rabinoff, assistant director of the National Social Welfare Assembly and its staff consultant to the Joint Committee on Housing and Welfare of NSWA and NAHRO, reviewed "The Respective Roles of Public and Voluntary Agencies."

Two other sessions of particular interest to housers were "Dateline Chicago; The Trumbull Park Story" and "Techniques in Resolving Intergroup Conflict in Housing, Education, Employment, Recreation, and Health."

Codes at ASPO; Tours at A.I.A.

On May 1, registrants at the national planning conference of the American Society of Planning Officials in Denver, heard Julian Levi of the South East Chicago Commission, Barnet Lieberman, Philadelphia's commissioner of licenses and inspections, and Jack E. Taylor, administrator of the Oakland, California building and housing department, discuss "Code Enforcement—A Neglected Tool in Planning and Urban Renewal." Commissioner Lieberman caught the attention of a newspaper reporter when he called for city halls to scrape off their barnacles and streamline their machinery, including placing public housing, redevelopment and code enforcement under one roof.

A week earlier in Mr. Lieberman's home city of Philadelphia, members of the American Institute of Architects were given opportunities to see some prime examples of urban renewal during their national convention. The program of the first day of the April 23-28 meeting included a guided tour of the "Society Hill" area where, the local A.I.A. chapter pointed out to visiting colleagues, "the colonial flavor of old Philadelphia is being recreated in one of the most outstanding urban redevelopment projects in the nation." Again, midway through the convention, an afternoon was reserved for bus tours to other urban renewal projects.

Lash and Weaver Speak

The preceding week, on April 18, the National Social Welfare Assembly had held its Spring meeting where "urban requirements of living" was one of the five "issues of today" that formed the framework of the session. This time it was James E. Lash, executive vice-president of ACTION, Inc. who took the stage to review "Proposals

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Relating to Housing and Metropolitan Area Development."

On stage to open the Institute on Producing Housing for the Elderly held in New York on March 26, HHFA Administrator Weaver reviewed his agency's plans for providing for "our elderly people the kinds of homes and an environment that are so lacking today . . ."

Among NAHRO people at the meeting were Alice Brophy, chief of community activities at the New York City Housing Authority, and Dorothy Montgomery, managing director of the Philadelphia Housing Association, both of whom are members of NAHRO's Joint Committee on Housing and Welfare; Flora Y. Hatcher, a consultant to the committee and director of group services for the HHFA; and NAHRO Associate Director Dorothy Gazzolo.

Shortcomings Cited

New York State Housing Commissioner James Wm. Gaynor bore down hard on transportation planning as vital to successful urban renewal in his remarks as a panel member discussing "New Concepts in Urban Renewal" before the National Association of Home Builders at their January meeting in Chicago. Pointing to New York City as an example of what he meant, Gaynor told his audience that "the maximum potential of this massive program probably will not be realized because the program lacks an essential element—an effective transportation plan." The state housing commissioner also reminded the home builders of the need for comprehensive planning for neighborhood conservation and for more middle-income housing.

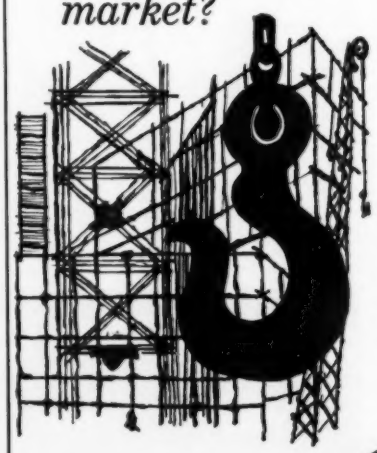
New York City also took it on the chin in a paper delivered before the section on geology and geography of the American Association for the Advancement of Science during its 127th annual meeting in New York last December. According to press reports, George M. Raymond, chairman of the planning department at Pratt Institute and partner in Raymond & May, which serves as consultant to the New York City planning commission, asserted that the city's urban renewal program had ignored the creation of "well-planned, integrated residential neighborhoods" in its redevelopment of "a block or two here and there." Mr. Raymond, however, foresaw an end to such piecemeal programs as a result of the planning commission's three-year, 2.25 million dollar community renewal study to develop 87 well-balanced communities.

Another speaker at the AAAS meeting went even beyond Mr. May's recommendations. He was Martin Millspaugh, former assistant commissioner of the Urban Renewal Administration and presently deputy general manager of Baltimore's Charles Center development, who claimed that a successful solution to the social and economic factors in urban renewal "must be found beyond the city, in the context of the entire metropolitan area." The trouble here, as Mr. Millspaugh sees it, however, is that "most of our metropolitan areas . . . appear doomed to continue in the foreseeable future as economic and social entities, but political monstrosities." To overcome this impasse, Millspaugh broached the idea of "metropolitan development councils" which would "bring into one room a cross section of people with major executive responsibilities in three critical spheres: public . . . semi-private . . . and private. . ." Such a council Millspaugh points out "would have no official status, and no power over the separate political jurisdictions. Its role would be to discover the unique character, the assets and liabilities of its particular metropolis; to express that character in a master plan of specific community development objectives; and to implement the master plan, with each member of the Council acting under his normal powers in his accustomed sphere of executive activity."

ELDERLY HOUSING PROJECT FOR ARMY WIDOWS, DAUGHTERS BEGUN

A 4.2 million dollar Army Distaff Hall is under way in Washington, D.C., Northwest, privately developed under the first FHA-approved mortgage financing for the elderly in the area. The four-story building will contain 304 dwelling units and a 25-bed nursing wing for army widows and daughters over 62 years of age. In other parts of the country, the FHA mortgage insurance program is being utilized to help finance projects ranging from 12 to more than 500 units (see June 1960 JOURNAL, page 218).

will your project area market?



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Washington Report

Prepared by Mary K. Nenno and Kenneth Ashworth

SENATE PASSES HOUSING BILL 64-25 • HEARINGS ON THE NEW EXECUTIVE DEPARTMENT • UNITED STATES CHAMBER OF COMMERCE POLICY STATEMENT ON CIVIC DEVELOPMENT • HOME REHABILITATION: ONE FLAW IN THE PICTURE

U. S. SENATE PASSES HOUSING BILL. By a vote of 64 to 25, the Senate approved the Housing Bill with only minor adjustments from the bill proposed by the Administration. The only major provision lost in the floor battle was Title VI--the proposal for federal grants to localities to assist in the acquisition and preservation of open space land in and around urban areas. Almost defeated were the new provisions of Title I to permit the Federal Housing Administration to assist housing for moderate-income families. However, the final amendments, as approved, called for a minor change: requirement of a small downpayment, whereas the Administration proposal did not require any downpayment.

As passed by the Senate, the major provisions of the bill are as follows:

Public Housing:

(1) Makes available the remaining balance from the Housing Act of 1949 for approximately 100,000 units.
(2) Permits payment of an additional subsidy of $120 per year for each elderly family.
(3) Authorizes a 10 million dollar program of demonstration grants.

Housing for the Elderly:

(1) Authorizes a total of 100 million dollars in direct loans for the elderly.

New Federal Housing Administration Programs:

(1) Provides for FHA-insured mortgages up to 40 years with small downpayments.
(2) Permits below-the-market interest rate mortgages for low- and moderate-income rental and cooperative housing.
(3) Approves FHA improvement loans for housing repairs and rehabilitation up to $10,000 with a 20-year maturity.
(4) Authorizes an additional 750 million dollars for the Federal National Mortgage Association to back up the new programs with secondary mortgage facilities.

Urban Renewal:

(1) Raises capital grant authorization by 2.5 billion dollars.
(2) Increases grant authorization for non-residential urban renewal from 20 to 30 per cent.
(3) Revises the federal share from one-half to two-thirds on urban planning and increases the total urban planning grant authorization from 20 million dollars to 100 million dollars.
(4) Authorizes Housing and Home Finance Agency administrator to approve relocation payments above the existing ceiling.

Community Facilities Administration and Mass Transportation:

(1) Increases the revolving fund of the public facilities loan program from 150 million dollars to 300 million dollars. Reserves 100 million dollars for facilities and equipment to preserve and improve mass transportation service.
(2) Authorizes the use of 50 million dollars of the Urban Renewal Grant Fund for demonstration projects in mass transportation.

HEARINGS ON THE NEW EXECUTIVE DEPARTMENT. The House committee on government operations has been holding hearings on the bill proposed to create the department of urban affairs and housing. Support for the department covers the need for city representation at the President's Cabinet table and the need for better federal-urban relations in view of rurally-dominated state legislatures while 70 per cent of the population lives in urban areas.

Echoes of criticism to the department voiced in earlier years still reverberate in the halls of Congress. The major criticisms of greater expense and federal government takeover were met head-on with forceful testimony and meaningful documentation of cost figures. On June 13, NAHRO testimony on this bill was given by executive director, John Lange. His statement closed by emphasizing that the reorganization of the federal activities in housing and urban development should bear in mind the following objectives: (1) giving urban affairs the voice they deserve in the national administration; (2) preserving local direction and initiative while making available essential federal assistance; and (3) opening the way so that the local resources of organization and trained personnel developed in the past can be effectively used. Strong support was given to the bill as proposed and the desirability of retaining unaltered the proposed title, Department of Urban Affairs and Housing, was stressed.

THE CHAMBER OF COMMERCE AND CIVIC DEVELOPMENT. Meeting in Washington on May 3, the Chamber of Commerce of the United States renewed its position on community development, renewal, and housing. From its policy declarations:

> "Businessmen, business organizations, and all levels of government should recognize the problems of balanced community development as being, basically, a local responsibility . . ."
>
> "Local governments should increase their capacities for accepting their responsibility in balanced community development . . ."
>
> "The Federal government should subordinate its activities in the field of balanced community development to those of state and local governments, and should withdraw its program of Federal authorizations, appropriations, and contributions for such development . . ."
>
> "The national, state, and local governments should terminate all current participation, and refrain from entering into future participation, in the ownership, operation, and financing of public housing other than for purely relief purposes."

Efforts on the part of some local chambers to introduce language recognizing the financial burdens of cities, the need for federal assistance, and the community value of urban renewal and housing programs were unsuccessful.

HOME REHABILITATION PROGRAM: POPULAR—BUT... Expenditures for rehabilitation of existing structures are making a spectacular climb into the multi-billion dollar figures. Whereas home expansion, maintenance, and improvement expenditures in 1955 amounted to between 10-12 billion dollars, next year it should reach 20-22 billion. Several factors are contributing to this soaring increase. The most important cause for the great acceleration next year will be the new FHA loan permitting up to $10,000 of repairs. The length of these loans will be up to 20 years. But the significant point now is that even without the new FHA provisions and even while sales construction has been dropping, outlays for rehabilitation have been climbing steadily.

However, one flaw exists in an otherwise complete picture on the rehabilitation scene. The Senate version of the Housing Bill passed on June 12 does not permit FHA to pay off defaulted rehabilitation loans with cash; foreclosures can be paid only in FHA debentures. In addition to this, there are rumors that HHFA does not intend to use FNMA assistance on rehabilitation loans. That is, FNMA will not buy this type mortgage from a bank so the bank can turn its cash over again. This means that banks initially making the loans will have to find private parties interested in holding these long-term rehabilitation mortgages. And since FHA cannot pay defaults in cash but only in debentures, finding these interested private investors may prove to be very difficult. The inability of FHA to pay defaults in cash means that there is nothing to sweeten the cake on loans that banks consider to entail more risk than usual. In sum, it will not always be easy for a would-be rehaber to get a large loan for major property improvements even under the provisions passed by the Senate.

HISTORY OF MUNICIPAL MARKETS
has lessons for commercial renewal projects

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The urban renewal process is requiring municipalities to make major decisions on the nature and location of retailing facilities, which portends a change in the role of government away from the laissez faire attitude prevalent for many years. The change is pointed up by the concern of federal government agencies over the selection of commercial tenants in redeveloped areas and in controlled shopping centers—and by its concern, too, over the treatment of businessmen displaced by urban renewal.

Despite the interest of the federal government, it is only at the municipal level that the actual planning can be done. And it is here that there exists a need for new policies to meet changing conditions. A solution will have to be found for the protection of businessmen against the exigencies of urban planning. Greater demands are being made on government for such protection and it is not unlikely that they will reach the point of a request for municipal ownership of retailing facilities to benefit the small retailer. As a guide to appropriate decisions and pitfalls to avoid, the history of municipally controlled retail and wholesale markets can be of value in planning the rehabilitation of commercial areas.

The Early Markets

The origins of municipal planning can be traced to the market place. Records indicate that organized markets existed in China as far back as 1200 B.C. Even older markets have been discovered in Arabia, India, Egypt, and Phoenicia. The ancient Greeks had municipal market places, or *agoras*, which served as civic, social, and commercial centers, with characteristics that are still in existence. For example, the principle of compartmentalization—grouping in a special area the stalls for each category of seller, e.g. bakers, fish dealers, slave dealers, etc.—is still utilized in new shopping centers by placing together stores with related or like merchandise. The Greek cities carefully regulated the markets through special market boards.

The interest of modern municipalities in the establishment of markets had its origin in the rule adopted by the Roman senate, based on Greek experience, that the government has the sovereign right to establish and control markets. The markets were created to provide an ample supply of goods at fair and reasonable prices for the ease and benefit of the people. (Today, however, more concern appears to be voiced for the merchant than for the consumer.)

Even after the disintegration of the Roman empire, the old market law that markets were a right of the state continued to be upheld. In the ninth century, the Frankish kings initiated weekly and annual markets in which all trade was confined. It was at this point that a distinction arose between markets and fairs. The markets were held on particular days each week and developed into retail centers. The fairs were held once a year, lasting a week or longer, and became wholesale centers.

Law of the Market

A considerable body of law has evolved out of the markets and is the basis for much of our present legal structure. The Sherman Act could be said to have had its origin in the Anglo-Saxon markets, which gave everyone the right to buy and sell without restraint: to make this ruling more effective, kings and common law courts gave protection to persons going to or coming from the markets. Today, as redevelopment takes place with government help, the question to be answered is whether or not all retailers are being given an equal opportunity to do business and whether the consumer gains or loses economically. Physical limitations preclude giving all applicants space for stores but misuse of the power whereby qualified applicants are excluded from a site where buyers and sellers gather has been held to be a violation of the Sherman Act. *(Gamco, Inc.* v. *Providence Fruit & Produce Building, Inc., 194 F.2d 484, 1952; American Federation of Tobacco Growers, Inc.* v. *Neal, 183 F.2d 869, 1950.)*

Markets in Early America

Since the terms municipal markets, public markets, and farmers' markets are used almost interchangeably, the difference should be clarified. The municipal markets consist of places, sites, or buildings owned by a city or other governmental body that rents space or

stalls for the sale of food products under municipal supervision. The public markets are not necessarily publicly owned; their method of operation, i.e., renting space or stalls, is similar to that of the municipal market, except that the site or building may be privately owned. The farmers' markets are similar to the public markets, except for the fact that most of the sellers are supposed to be farmers. In recent years the term "farmers' market" has enjoyed a renaissance, even though few of the tenants may be legitimate farmers.

The history of municipally controlled retail and wholesale markets has differed; the retail markets, though less successful, have been more controversial. Since the story of each type of market is a lengthy one, this discussion places major emphasis on the retail markets, whose greatest share of business has been in food.

In colonial America, the English market system was adopted by almost every town of any size. In 1633, an order was passed in Boston calling for the establishment of an open market every Thursday and a wooden market was built in 1658. It was destroyed by fire in 1711 and the offer of Peter Faneuil to build a market house was accepted, with the building completed in 1742 and named in his honor.

The European influence can be found in such distant cities of America as Easton, Pennsylvania and São Paulo, Brazil. According to Dr. Sherwood George Walters, retail planning manager for the Mobil Oil Company, most of the food distribution in São Paulo takes place at the *feiras,* or open air fairs, which are held in various sections of the city on different days. Since the days of the week in Portuguese are known only by the designation of the fair day, e.g., Monday is *segunda feira,* or second fair, it is obvious that this marketing method is deeply entrenched in the traditions of the Portuguese.

Easton's Center Square in the heart of the city has an open air market dating back to 1790. The market is still held on Tuesday, Thursday, and Saturday mornings. Space, use of which is confined to legitimate farmers, is auctioned annually to applicants.

Even before Philadelphia was built, William Penn made plans for markets to be held weekly on specific days under fixed rules. To conform to what became the practice of Philadelphians to refer to High Street, where the city's first market was located, as Market Street, the name was changed, and is still in use today.

Philadelphia authorities were not always as responsive to the wishes of the citizenry as this change would indicate, even though Philadelphians in earlier times demanded a great degree of responsiveness to their wishes from the governing body.

As a case in point—in 1773 the city council was petitioned for an increase in the size of the market, with a shed to be built in the middle of Market Street. On the day the plan was being discussed before the council, a petition was received, opposing the structure; it was signed by every resident in the area. The complaint was based on the encumbrance the market would add to an already busy street.

Upon discovering the council's favorable attitude towards the new market, the citizens set about to correct what they considered an injustice. They requested the city council to be a party in an amicable suit at law to determine the legal right of the city to obstruct the street; counsel had been consulted and assurances were given that there was no legal right for the erection of stalls.

The city council, in turn, resented the objections of property holders and residents to the plans for improving the city and thus ignored both the request and petition. Orders were given to have the new market sheds erected on Market Street between Third and Fourth Streets. And thus the battle of the market shed was set off.

As material was brought to the street and workmen arrived to begin construction, residents, who had hired themselves a fleet of wagons, hauled away stones intended for the pillars and removed lime and sand. Mayor William Fisher looked on angrily and several aldermen, bitter about the flaunting of their order, demanded that the interference stop; however, the residents persisted in having their men remove the material and deposit it in a vacant neighborhood lot.

The struggle continued for almost a week, during which time a rough wooden house used to store lime was demolished and also deposited on a vacant lot. After a week's conflict, which was peaceful —no blows were struck—the council recognized the extent of the opposition and halted work on the market.

The advent of the Revolution kept Philadelphians too busy to think about markets, but construction of the sheds did get started in 1786. And, despite agitation that took place over many years, it was not until 1859 that all the sheds were removed from the middle of the streets.

But it was not in response to the demands of residents that the market was demolished; rather it was the need for additional street car tracks that caused removal of the markets within a year.

The Need for Markets

The major reason given for the establishment of municipal markets in the United States was the need to lower the cost of food for the consumer. The theory was that lower prices would stem from the elimination of the middleman, made possible when the producer and consumer dealt directly with each other and when competition stemmed from a number of adjacent dealers. By providing sanitary facilities on a nonprofit basis, lowered rentals made price reduc-

Center Square market in Easton, Pennsylvania, dating back to 1790

Penny-a-ride tram: an unsuccessful attempt to attract shoppers to the Newark market.

tions possible. Outside retailers, in turn, would have to meet the lower prices, with even more widespread benefits for the community.

An interesting approach toward reducing prices was the suggestion, in 1913, to place greater emphasis on open air markets—or a pushcart system that legitimized the peddler's status: a system that would require a minimal investment in buildings and other facilities and that would also eliminate concern about shifts in population, with a resultant loss in patronage for the merchants in bypassed buildings.

Though price reduction is still a problem in 1961, the solution does not seem to lie in outdoor retailing.

Today, in redeveloped areas, pricing problems are likely to arise not only with respect to food—but for other types of merchandise as well, if preference as tenants goes to the "department store" type of operation and other traditional retailers, at the expense of newer and more innovating retailers. But the constantly increasing consumer mobility made possible by the automobile limits the monopolistic advantage of any particular retail location.

In the United States it is only recently that there has been a resurgence of interest in the role of the market place as a social center. There is a determined effort on the part of the shopping center operator to return to the pattern of the older markets of Europe by making the center a civic, political, and social center for the region. In turn, those concerned with the central business district must take steps to prevent these centers from usurping the traditional downtown functions.

With the municipal market, this educational as well as social function was important. As late as 1929, the market was considered a means whereby the farmer's wife was able to come to town and broaden her mind through contact with her neighbors and customers. She would gain knowledge of the news of the day and her sons were often brought to town at an early age to receive their first training in retailing.

Newark Lesson

The background of a specific market in Newark illustrates how costly is a lack of awareness of changing business patterns in relation to the future growth of a city or region.

In 1912, the city of Newark approved plans for the New Centre Market, despite the recommendation of the city plan commission that a large centrally located market was outdated in the city of Newark. The major reason given by the planners for their point of view was that the population was so dispersed that only a small part of the city's citizens could be served by one or two centrally located markets. Less than 4 per cent of the population was patronizing the then existing Centre Market. It now seems evident that establishment of smaller retail markets throughout the city might have been more desirable.

The 1912 planners' recommendation had a precedent: seven years after the original market was built in 1836, a report was made stating that results did not justify the building of any other market. But, in 1851, an agreement was reached with the Morris Canal and Banking Company for the use of space over the canal for relocation of the market, where it remained until 1924.

The 1912 plans called for abandonment of that section of the old market site on the block near Broad Street and construction of the new market on the remainder of the site. The entrance to the retail stalls of the old market was close to Broad Street, one of Newark's busiest streets, and the entrance to the new market was placed a block away. However, the contract for construction for the building was set aside by the New Jersey Supreme Court in 1914 and the common council abandoned the project in 1915. After Newark changed from the council to the commission form of government, the city commission decided in 1921 to acquire additional land and proceed with construction of the market.

When the New Centre Market got under way in 1926, the architects were working on the premise

NEW MARKET STREAMLINES FOOD DISTRIBUTION IN PHILADELPHIA

The streamlined Food Distribution Center, pictured in part above, is Philadelphia's answer to the problems of congestion, confusion, and waste in its old Dock Street Market (below). Occupying a 376-acre site in South Philadelphia, the new market —known as the Pattison Avenue East redevelopment area (see January 1959 JOURNAL, page 25)—is a non-assisted project of the redevelopment authority. Involved in the Food Distribution Center to date are approximately ten million dollars of city funds, including a subsidy of 1.5 million dollars toward construction of buildings to house the fruit and produce markets formerly on Dock Street. In addition, a half dozen new buildings were put up by individual companies last year. Most of the original land has been either sold, leased, or committed to industry. Plans are under way for new additions of land.

The city's total cost will run between 15 and 20 million dollars; annual tax income from the area is expected to rise from a former $17,000 to an eventual two million dollars.

Reports Francis J. Lammer, executive director of the Redevelopment Authority of the City of Philadelphia: "The abandonment of the old Dock Street Market not only got the new Food Distribution Center under way but also made possible the Washington Square East (Society Hill) renewal program, a Title I activity. . . . The site was acquired and improved by the redevelopment authority and the Dock Street merchants moved to it en masse in June 1959. Their removal was speeded by the redevelopment authority's pace in Washington Square East. The Dock Street area was acquired early in June 1959 and demolition contracts were speedily let. Notices were sent to all the merchants in the Dock Street area and the imminent demolition resulted in the rapid evacuation of Dock Street."

that it would mark the start of many more public markets than had heretofore been customary in American cities and towns. The structure was hailed as the best example of a building of its type. The major function of the market was the retailing of produce; its secondary function was automobile storage. Parking space for about 500 cars was provided. The building was two stories in height with the second floor devoted entirely to automobile storage. The building was 650 feet long and 115 feet wide, with a floor area of approximately four acres. The basement had 60,000 square feet of wholesale storage space, with a complete refrigerating system to serve the individual counters on the first floor as well as the cold storage area in the basement.

A large open space for a farmers' market was located in the rear of the building. There were concrete platforms against which wagons or trucks could be backed.

The city commission believed the building would pay for itself. The facts are, however, that the total cost of land and building came to $5,042,240; estimates of interest costs made in 1945, were that they would reach $4,909,215, by 1965. Thus, since sufficient income never materialized from the stand rentals, there was insufficient revenue to meet interest payments and amortize the bonds issued for financing. A deficit of over $100,000 had to be met each year the market was in operation. In addition to its never becoming self supporting, the market has been the subject, both before and after construction, of more legal entanglements and controversy than any other building in the history of Newark.

Within a few years of its opening, the market was doomed. A fundamental problem was how to get old patrons, accustomed to getting off the trolley at the site of the old market, to walk the long block to the new location: even a special tram car running to the market, with the fare set at a penny per ride, was not enough to convince shoppers to come to the market. As the merchants left the market, the 4 per cent of the population that had patronized the former market fell to zero. Several of the older merchants held on for awhile hoping for some relief, which never came.

In 1929, the city decided to lease

the entire building for 50 years. The first floor and basement, with the refrigeration system removed, was turned into a parking garage. The refrigeration system and white tile stands, which had cost hundreds of thousands of dollars, were torn out and removed as junk. But the new tenant also fell behind in his rental payments.

A solution appeared to be at hand for a few days in September 1933, when New York City threatened to impose a higher tax on the New York stock exchange. Newark was selected as the new location. Preparations were started to convert the market building into the new stock exchange . . . but the proposed tax was withdrawn and the exchange remained in New York.

Until 1955, there was a succession of tenants and uses for the building; at that time, it was reduced to a shell for conversion into an office building, with 160,000 square feet of rentable space. The principal tenant is now the state of New Jersey, which assures the building a future less hectic than its past as a market site.

The few remaining markets in other cities do not face a promising future. For example, the city-owned market building in Bethlehem, Pennsylvania, which has the largest frontage in the old business district, at a recent meeting of businessmen, was termed "an eyesore and safety hazard" and the demand was made that "it either be torn down completely or freshened up with a presentable front." The mayor replied that the market was being considered in renewal plans and would remain for at least five years.

Conclusions

If retailers turn out to be unsuccessful in redeveloped areas, whether publicly or privately owned (and, of course, some such failures may be due to the merchants' own lack of merchandising ability), there may be a demand upon the municipal government to prevent business losses by providing various types of assistance, e.g., more parking facilities, lower rentals, abated taxes. Thus an examination into the causes for the limited number of municipal markets that we have today may reveal whether there is any pertinent relationship to current urban planning, enabling us to forestall similar difficulties from arising with business firms.

One of the diverse causes contrib-

(Continued column three, page 247)

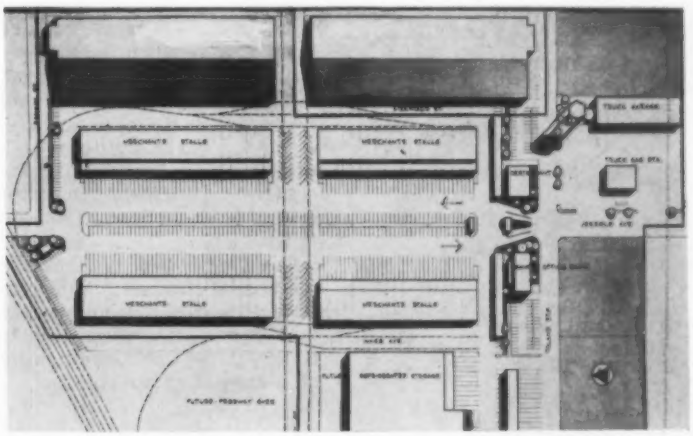
RELOCATION OF SAN FRANCISCO PRODUCE MARKET UNDER WAY

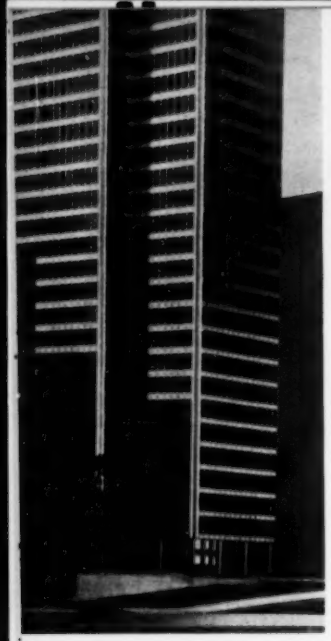
The most complex relocation job ever attempted in San Francisco's history is now in the process of realization with the removal of the old produce market from its 8.5 acre site in the Golden Gateway project area (see April 1960 JOURNAL, pages 148 and 152 and November 1960 JOURNAL, page 401) to a new location in the city's southeastern industrial district. The new 25-acre site, a former Marine Corps depot surplus area known as Islais Creek, will be purchased from the federal government by the produce industry through a nonprofit corporation, with the city—by enactment of a special charter provision—serving as the intermediate purchaser. Financing is through tax-exempt debentures issued by the nonprofit corporation. The facility will be owned by the city upon payment of the debentures; produce merchants will continue to lease individual locations.

Blight in the old market area was evidenced in the narrow streets and consequent traffic congestion; in the decay and obsolescence of the buildings; in the lack of off-street loading space; in the lack of sanitation in structures crowded into small areas.

Included in the new facilities going up at Islais Creek: 84 produce stalls for merchants; a 35,000 square-foot refrigerated storage building; a 10,000 square-foot office building; a 2.5-acre truck terminal; truck sheds; loading dock; 4000 square-foot bank structure; and a restaurant.

Architects and engineers for the project: Welton Becket and Associates.





One Charles Center

DOWNTOWN Baltimore

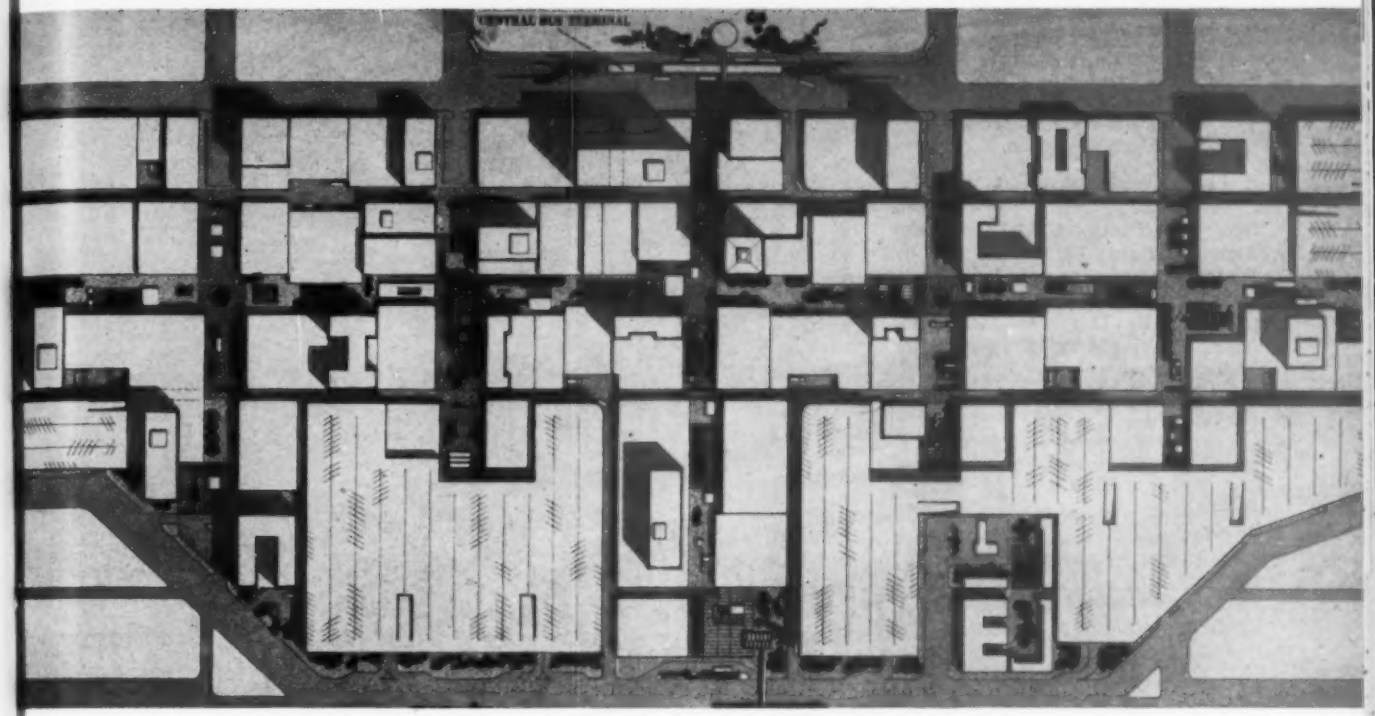
On page 237 the JOURNAL *presents a history of municipal markets; the city center projects on the following pages are some of today's history-makers in line with modern conceptions of the market-place.*

Scheduled to go under construction early this summer, with tentative completion date sometime in 1963, the Mies van der Rohe-designed building to be known as One Charles Center will kick off Baltimore's downtown urban renewal project, Charles Center (see January 1960 JOURNAL, page 26). The city center project – situated between Baltimore's financial district on the east and retail district on the west—when finished will occupy a 33-acre, wedge-shaped site. Under the direction of the Baltimore Urban Renewal and Housing Agency, Charles Center is to be developed as a "unified commercial center . . . providing a concentration of key functions in the heart of downtown. . . ."

Estimated cost of the development is 130 million dollars, of which nearly 13.5 million dollars is in federal funds, following the Urban Renewal Administration approval of a capital grant contract, which makes Charles Center a federal capital grant project.

Charles Center will provide two million square feet of net rentable area in office buildings and over 400,000 square feet of rentable area for retailing, retail services, and related commercial activities. Also proposed for inclusion in the downtown project: a 12 million dollar civic center and a new federal office building.

Serving as an anchor for other urban renewal projects—specifically the downtown campus of the University of Maryland, the Mount Vernon Place development, and the Mount Royal Plaza renewal project (see May 1959 JOURNAL, page 158)—Charles Center will also tie in with the proposed 20-year plan for Baltimore's central business district, which will include a two-story, air-conditioned shopping mall immediately adjacent to Charles Center on the west.



DOWNTOWN Fresno

"Core superblock" is the working name for the proposed redevelopment of the central business district in Fresno, California. And a superblock it is, occupying approximately 85 acres, 36.5 of which comprise the area of the commercial redevelopment project.

The core superblock is the hub of the larger plan for a central core area of 2500 acres, which will also encompass a civic center, convention hall and area, medical complex, institutional complex, and residential area.

Financing of the commercial redevelopment project in the core superblock is through Title I provisions, with Fresno's one-third share amounting to just over 1.5 million dollars, half of which will be provided in non-cash grants-in-aid, the balance through issuance of tax allocation bonds.

The superblock, designed by Victor Gruen Associates, will be closed to general vehicular traffic and laced instead with a pattern of pedestrian malls – neither "elongated parks" nor "carnival in atmosphere," but "designed in an arrangement conducive to an atmosphere of shopping and buying." Ten and one-half acres have been designated for off-street parking uses; provisions for vehicular traffic for servicing, pickup, and delivery for the commercial activities are included in the plan.

The central area plan is a result of the close cooperation and combined efforts of the redevelopment agency, the city of Fresno, and Fresno's Hundred Percenters – a businessmen's group—each of which contracted separately with Victor Gruen Associates for specialized consultant planning. The firm prepared for the city of Fresno a comprehensive plan for the 2500-acre area, for the Hundred Percenters, a detailed study of the core superblock, and for the redevelopment agency a detailed plan for the central business district redevelopment project. "The success of this plan," says Harris O. Hogenson, executive director of the Redevelopment Agency of the City of Fresno, "depends on the successful implementation of the entire program. The project area is part of the plan for the Core Superblock, the Core Superblock is part of the plan for the central core area. . . . One part of the plan cannot succeed without the other."

Expected completion date for the total plan: 1980.

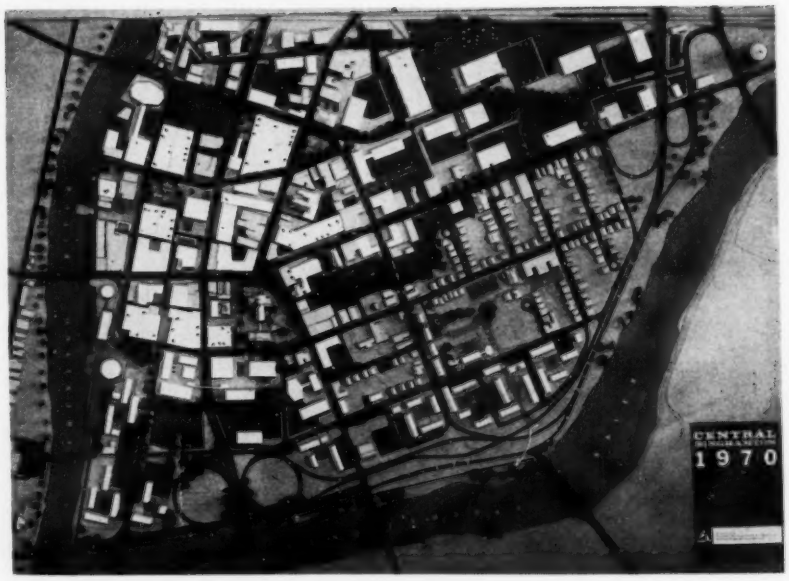
DOWNTOWN Binghamton

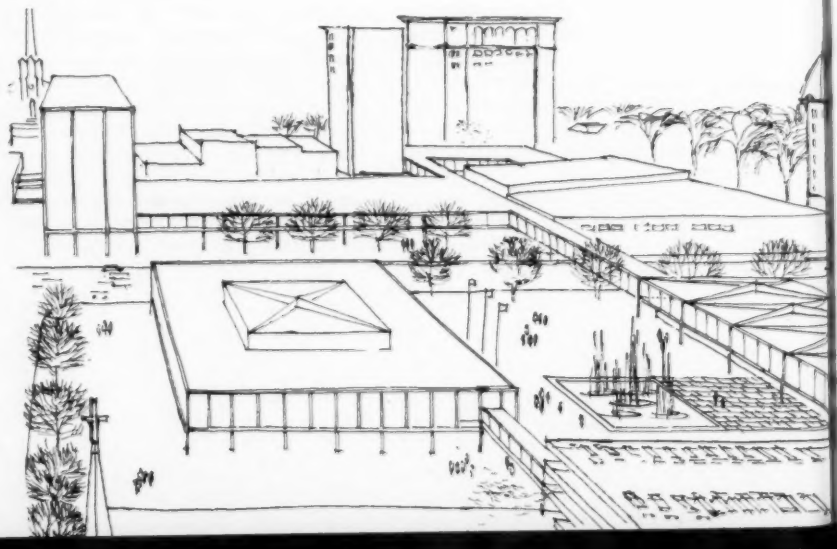
The plan for revitalization of the 350-acre central area of Binghamton, New York, drawn up for the Broome County planning board by Blair Associates and based on an economic report and prospectus prepared by Hammer and Company Associates for Binghamton's Valley Development Foundation, (see January 1960 JOURNAL, page 11) calls for two five-year phases entailing a total of eight projects. First project of the first phase: expansion and renewal of the retail-commercial district with a new grouping of businesses around an open square on a seven-acre parcel of land. The whole is to be known as Valley Plaza and to function as the central focus of subsequent projects.

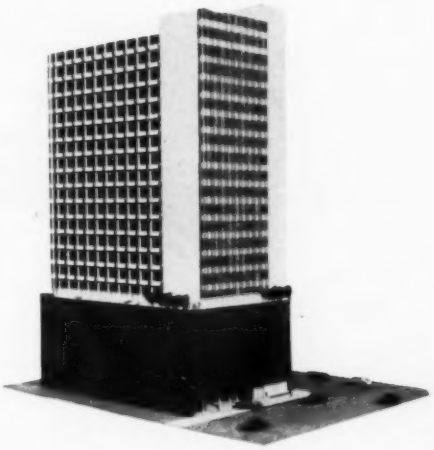
Following on the heels of the first project will be clearance for construction of industrial facilities on a 20-acre area, and clearance, rehabilitation, and concurrent construction of new housing and recreation facilities. Phase one, encompassing these projects, is slated for completion in 1965. The second five-year phase begins with clearance and renovation of the present downtown shopping axis, to be followed by construction of a center of civic and government buildings. Of the projected total cost of just over 80 million dollars, federal aid under Title I provisions is set at 26.2 million dollars, state aid at just under 10.5 million dollars, with the city of Binghamton investing 7.2 million dollars. A $500,000 county building is scheduled for inclusion in the center of government buildings, and the remaining 35.7 million dollars will represent the investment of private funds.

Valley Plaza, serving as the nucleus of the new downtown, is to feature 250,000 square feet of newly-constructed retail space, multi-level parking facilities, and an enclosed second-level concourse which is to serve as a central meeting point for four elevated walkways connecting stores, offices, and parking structures.

Retention of housing and residential sections within the downtown area is planned with rehabilitation of existing housing where possible and the gradual replacing of substandard structures. Proposed for inclusion: low-rent public housing, housing for the elderly, and middle-income housing.







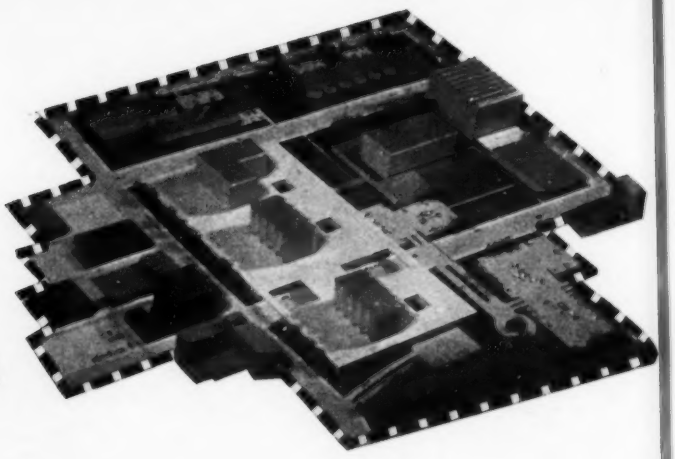
DOWNTOWN San Diego

In the past ten years numerous efforts have been made to reverse the trend in San Diego's central area—a trend which presents an all-too-familiar picture to urban renewalists: declining central area population, mixed land use, deteriorating central area fringes; dropping downtown pedestrian count. The problem, points out San Diego's Urban Renewal Coordinator William Gerhardt, was not "lack of concern . . . but rather a lack of concept." Coming to grips with the problem, city officials took the lead in stimulating organization of a group of some 50 private citizens under the name San Diegans, Inc. The group—representing banking, the professions, real estate, retailing, construction, property—commissioned preparation of an economic report on central San Diego for presentation to the city council. In turn the council authorized the planning department to prepare a master plan for renewal.

The result, pictured in model, is Centre City—a name carefully chosen to avoid any limitations, implicit or explicit, brought to mind by the label "downtown". Comprising approximately 1100 acres, it will serve as the location for nine new city, state, and federal office buildings, including a civic center and convention hall, and numerous new privately-built structures. The first to undergo construction: the 24-story, 6.5 million dollar office building (pictured in model) of the First and C Corporation, for which ground was broken late this spring with completion scheduled for 1962.

Financing for the redevelopment plan is still under study; possibilities include: joint city-county-state financing; general obligation bonds; revenue bonds; special assessment bonds; mortgage bonds; earmarked income; grants and gifts; state and federal funds; and lease-purchase agreements.

San Diego looks forward to starting out the new century with its Centre City accomplished fact; completion date of the final public construction is the year 2000.



DOWNTOWN Grand Rapids

The 39.2-acre downtown redevelopment plan for Grand Rapids—with construction of the first building slated to begin this year—is the result of years of planning and of intensive campaigning to arouse necessary citizen support.

Preliminary planning led to the city's obtaining one of the first urban renewal grant reservations under the extended non-residential exception clause of the Housing Act of 1959, permitting urban renewal funds to be allocated to the renewal and redevelopment of non-residential areas. The city was unable to finance its one-third portion of the cost of the project, however; a charter amendment was placed on the first available ballot for a millage increase (see January 1961 JOURNAL, page 12).

Then began the intensive program to sell the voters on what was considered an "intangible." Throwaway brochures, "Fact Sheets" on the downtown proposals, letters over the signatures of the mayor and city commissioners were parts of the promotional activities that were concentrated in the last two weeks leading up to the election.

Voters gave the go-ahead by passing the amendment three to one.

With the commencement of construction of the police administration building this year, the business district redevelopment gets under way; additional public facilities will include a city building, a county building and possibly a state and/or federal office building. These new administrative structures will occupy 17 of the almost 40 acres; the balance is to be sold to private developers for new commercial, financial, and professional office use. Anticipated tax revenue jump: from $129,000 to $820,000.

Illustrated are downtown Grand Rapids today and tomorrow.

CURIOUS?

. . . about the meaning of "good design" and "quality" of public housing: what it takes to remove the projects from the "institutional"?

Some answers, or suggestions, may come out of the slide-talk that Drayton Bryant, of the NAHRO Public Relations Committee, has assembled from samples of "quality" treatment that he collected from Europe and the United States. The slides show working with the natural setting—rocks and trees. They show how to use open space to advantage . . . how to choose play equipment for the children. They show how to make pavements lively . . . and how to introduce art in a project, to give it liveliness and a sense of home, pride, responsibility, morale.

The slide collection, with written comment, is available from NAHRO, on request. It may be useful for showing to staff and commissioners, when planning a new housing development; or to the general public, when introducing a new project.

To make reservations for the slides, write NAHRO's headquarters office, 1313 East 60th Street, Chicago. First come, first served: only one set at present to make the rounds. Cost: $1.

DESIGN SELECTED FOR HONOLULU PROJECT

Six redevelopers answered bid invitations for construction of a multi-family apartment project in Honolulu's Queen Emma Redevelopment Project; the winner: Queen Emma Gardens, Ltd. with the proposal pictured in model above. The winning design calls for three high-rise apartment buildings containing 536 units and 44 garden apartment buildings. Facilities will include a swimming pool and underground parking space for 580 cars. Architect: Minoru Yamasaki of Birmingham, Michigan.

The Queen Emma project, of which the apartment site is only the first phase, will occupy a 73.8-acre area and provide a new commercial area and recreational facilities. The whole is located within walking distance of downtown Honolulu, thus combining the amenities of residential-area living with easy access to government offices, major stores and professional offices, and the financial center of the state of Hawaii.

Total cost of the project—to be financed under Federal Housing Administration Section 220 mortgage insurance provisions—is estimated at just under 12 million dollars with completion of the apartment section scheduled for late 1964.

The Honolulu Redevelopment Agency points out that a further significant factor in the selection of the design for the Queen Emma apartments is that, as the first nonpublic project property to be developed, the apartment site will "set the pattern for the rebuilding of Central Honolulu."

MUNICIPAL MARKETS—

(Continued from page 241)

uting to the failure of the markets was the lack of flexibility or adaptability in the face of changing social and economic conditions, exemplified by the almost total involvement in food retailing, which is perhaps the most volatile of all marketing areas, particularly responsive to shifts in consumer behavior. The published material of the 1930's made frequent mention of the lack of delivery, credit, and service as the prime factor in the decline of market patronage; yet the supermarket started in the same period on a cash-and-carry basis. More substantive causes obviously were in motion; one such cause was the growth of chain stores and supermarkets with lower prices than could be found in the municipal markets . . . and such stores were also more accessible than the markets. As cities grew in size, the nearby farmer disappeared and the large retailer was able to utilize the distant supply sources that refrigeration made possible.

The increased use of the automobile has gradually made downtown shopping for food on congested streets impractical. The inability of the municipal markets to survive was actually an unrecognized portent of the eventual decline of the central business district, with the movement away from the core of the city, since, with the exception of those in the largest cities, most municipal markets were centrally located.

Repeating the errors of the municipal markets in their failure to adapt to changing consumer preferences, or to offer consumers adequate economic benefits, can be avoided or minimized. One device: reduced building expenditures, so that later movements to meet customer demand need not involve huge losses. Also, buildings should be so constructed that alternate uses are possible. And the criterion for the selection of tenants should be the ability to remain competitive: the company's age or its involvement in community affairs should not be controlling factors.

A desirable planning objective is to develop a thriving urban area that requires minimum participation and support on the part of municipal officials and this goal can be achieved by placing the proper combination of retailing firms in the market place.

BALTIMORE TERMITE CONTROL COSTS

cut almost 50 per cent in slab-on-ground structures

by WILLIAM F. KNOP, General Maintenance Engineer, and E. CHESTER HARRISON, Structural Superintendent, Baltimore Urban Renewal and Housing Agency

The right drill for making holes and the addition of a wetting agent to the insecticide—those were the devices that enabled the Baltimore housing authority to protect slab-on-ground buildings from termites at a cost of $58.64 per dwelling unit, as compared to a low bid of $115 from a pest control operator.

Termite Trails

Before explaining how this cut of almost 50 per cent in termite control costs was achieved, it must be pointed out that the protection of slab-on-ground buildings from termites presents some difficult problems because the insects' nests are either under the floor slab or adjacent to the footings and their tunnels run under the slab or through cracks in the masonry to the wood studding and sills.

In order to exterminate these insects or seal them off from the structure, it is necessary to saturate the subsoil with insecticide. Generally, this job is done by professional exterminators, who inject the insecticide into holes drilled through the concrete slab about 15 to 20 inches apart—or through the concrete blocks, if they are used as foundations—or into the soil adjacent to the building in holes spaced about 12 to 18 inches apart.

Drilling Key to Costs

As far as costs are concerned, the insecticide is fairly expensive and is a fixed cost, once the formulation has been decided upon. Generally speaking, the injection operation is also a fixed cost, requiring about three minutes of labor per hole.

The key to keeping costs reasonably low, therefore, depends upon the method used to drill the holes. Accordingly, one purpose of this study was to find the cheapest way *(Continued column one, page 250)*

Two phases of Baltimore's termite control operation are illustrated in this photo. First, is the use of the work truck to carry all of the equipment needed and to tow the air compressor for the pneumatic drill. Second, is the drilling of holes in paved areas outside buildings so that subsoil surrounding structures can be saturated with insecticide.

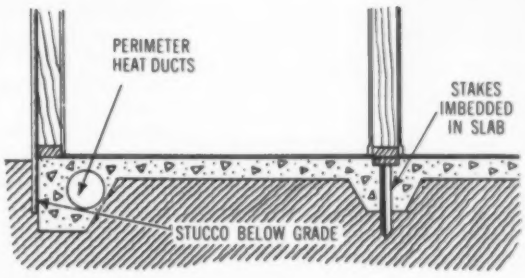
Two ways (usually not used together) of saturating subsoil when area around outside walls is not paved are shown in this photo. When ground is loose and porous, a small ditch is dug into which insecticide is poured from a sprinkling can. When soil is dense or plot is well landscaped, formula is injected by tube into holes formed by steel rod.

REDUCE TERMITE ATTACKS

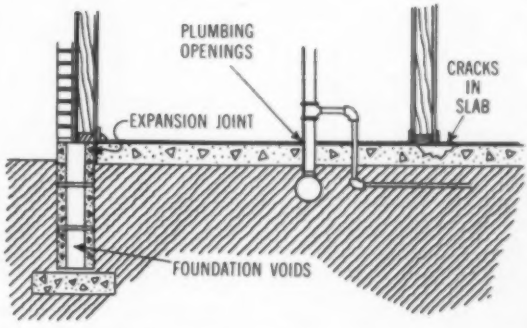
by proper construction practices

. . . that's the advice of the E. L. Bruce Company of Memphis, long known as one of the leading manufacturers of hardwood flooring and sponsors of the *Terminix* termite control service. The article below on slab construction is reprinted with permission of the company from its publication *How To Build Out Termites*. The original publication also covers wood joist construction.

When slab construction was first used it was thought to be termite-proof and a number of builders in their advertising stated that it was. Actually, slab-on-grade houses have frequently turned out to be termite traps and treating a house of this construction is extremely difficult and very expensive. Although some of the following is applicable to all types of construction, it deals specifically with the slab-type structure. When a few minor construction details are observed at the time a building is erected, it can be properly inspected and the termite control problem reduced considerably. Only the most common means by which termites gain entrance to a slab-on-grade structure can be covered here.



STRUCTURAL FAULTS such as stucco below grade, cracks in concrete around perimeter ducts, and grade stakes through the slab provide easy entry for termites.



DANGER POINTS in typical slab-on-grade construction where termites can get through to wood above slab.

Typical Entry Points

It is only a matter of time until almost every slab develops cracks due to weather changes, settlement of the fill, or other disturbances. These cracks obviously give the termites a way into the house.

Frequently, when the plumber does not have room to pipe in the bath tub, he takes his sledge hammer and breaks a hole through the slab. This is an open invitation for termite attack. Where copper tubing is used, a large size section of iron pipe is cast in the concrete slab so that the copper pipe will not be restricted. The space between the two pipes frequently gives the termites entry. Often the service pipes are loosely wrapped with building paper and then the area between the pipe and the building paper is packed with sand. After the slab is cast, any vibration of the fill allows the sand to run out and the termites have another way to get in.

Expansion or insulation joints in the slab are a common source of infestation. Termites are apt to attack the asphalt-saturated cellulosic products which are usually used at the joints. From there they go directly to the most important structural features of the house, the plate and studs. This damage is entirely hidden and extensive damage can result before there is any indication that termites are in the building.

Voids in concrete blocks or brick walls often allow termites to proceed directly to a source of food without any hindrance whatsoever. Sometimes concrete blocks are used as a foundation with a base plate placed on top covering the voids and the sole plate attached to the base plate. In this situation termites can enter and do such severe damage that the ceiling may sag and the walls crack before the owner suspects their presence.

Quite often the leveling stakes are left embedded in the concrete. These serve the termites in two ways: as a source of food, and as a means of entry.

Heating ducts and pipes are also *(Continued column one, page 251)*

BALTIMORE TERMITE STORY

(Continued from page 248)

of drilling holes through the 6-inch concrete floor slab. Another purpose was to test the effectiveness of increasing the soil penetration of the insecticide by the addition of a wetting agent to the formulation. It was anticipated that a sufficient increase in the penetration power of the formulation would make it possible to reduce the number of holes to be drilled.

Three different methods of drilling were tried, as indicated in the following test data:

Drive	*Bit*	*Drilling Time*	*Remarks*
Syntron	Carbide	5.0 min.	Resharpen bit every 10 holes
Rotary	Diamond	4.1 min.	Discard drill after 90 to 100 holes
Pneumatic	Tool Steel	0.28 min.	Resharpen bit every 100 holes

It is obvious from this data that the lowest labor time in drilling a hole is achieved with the pneumatic drill. Even though this drill requires a compressor, it is still cheaper to drill the holes with pneumatic equipment. On the average, it was necessary to drill about 45 holes through the slab in each dwelling unit. With the second fastest rig, the diamond drill, it would have taken over three hours to drill the holes needed in a single unit. Moreover, while the holes were being drilled with the diamond bit, the injection equipment would have been idle part of the time, since the injections could be made faster than the holes could be drilled. Using the pneumatic method, holes are drilled faster than the insecticide can be injected into them. Consequently, the man who does the drilling can go back and patch holes while the second man is proceeding with the injections. This division of tasks almost balances the total labor time, which also includes the mixing of the insecticide, the moving of equipment, gaining entrance to the dwelling unit, and clean up time.

Wetting Agent

The other innovation developed as a result of this study was the use of a wetting agent in the formulation with a consequent reduction in the number of holes needed to insure coverage of the subsoil. Several tests were made by observing the spread of the insecticide solution after the addition of a wetting agent. It was found that the spread increased from 18 inches to about 26 inches with the addition of a 0.25 per cent solution of a nonionic surfactant called *Tergitol NPX*. Using this chemical, it was possible to reduce the number of holes to be drilled through the slab from 60 to 45. The same amount of insecticide is used in either case, of course, since the wetting agent only increases the area that can be covered with insecticide from a given location. The total area to be treated remains the same. It should be noted, too, that penetration proceeds more rapidly in horizontal directions since the soil is less compact at the surface.

To control dust when cutting through an interior slab, drilling area is covered by a wood box, which traps concrete dust, which is then picked up by industrial vacuum cleaner attached to box. Holes are patched with a cement-sand mix. If floor is covered with asphalt tile, patch is trowelled smooth, then painted to match tile.

A long injection tube with gun-type control valve is used to inject the insecticide into the subsoil. The water solution under pressure penetrates three to four feet under the slab, while the wetting agent in the formula assists in spreading the insecticide horizontally.

As a result of these two innovations, it proved possible to treat a dwelling unit for $58.64, as against the lowest bid from a pest control operator of $115, with no guarantee. The $58.64 cost figure is composed of the following items:

Drill cost and depreciation of equipment	$ 3.35
Insecticide cost, 1.6 per cent chlordane and 0.25 per cent *Tergitol NPX*	29.39
Labor cost, including direct supervision	18.25
Subtotal	$50.99
15 per cent Social Security, insurance, administrative, and other charges	7.65
Total cost per dwelling unit	$58.64

BUILD OUT TERMITES

(Continued from page 249)

a means of access for termites. These ducts crack and the termite goes through the duct and into the wall structure. Temperature changes in hot water pipes often produce minute ruptures within the slab that will allow termites to enter the building. In many cases where reinforcing rods are used, part of the rod is at the fill line and the other part is at the surface. This allows corrosion to occur and termites take advantage of the opening left by the corrosion of this rod. Bolts are frequently set with steel pipe sleeves on the outside, again giving the annular ring that allows termites direct access to the plate. In some types of construction the bolts are not rigidly suspended in the slab and the carpenter in attaching the plate will often drive the bolt through the slab, leaving a hole directly into the plate through which termites enter.

Outside stucco and plaster walls extending below the top of the foundation are frequently sources of infestation. The termites work between the foundation and the interstices of the expanded metal lath, and gain entrance to the sheathing and then to the plate and studs.

Where the pouring of the slab and foundation is done in two or more sections, a cold joint results. While the space left would appear to be microscopic, it is still big enough in some cases for termites to get into the building.

Where the slab (or, as is frequently the case, a porch) extends beyond the fill when the structure is erected on a hill, form boards are often used. When these form boards are left, they give termites practically ideal conditions to attack the structural members of the house.

Inspection Problems

Inspecting the average slab-type house for termites is difficult and often impossible. The plaster walls extend to the base, often called the plaster ground. In dry wall construction, the plaster board extends to the subfloor level. The baseboard, in both cases, is then nailed into the plate and an occasional stud, with the shoe mould nailed to the baseboard. The only way this house can be inspected properly is to remove the baseboard and chip the plaster or the plaster board up to 4 inches from the floor level so that the plate and bottom of the studs are exposed. In some cases the dry wall construction material is inserted into a groove in the baseboard. The inspection of such a house would require the replacement of practically all of the interior walls. This problem can be overcome by: (1) building so that all inside walls stop 4 inches above the floor level so that the plate and studs are exposed and (2) building so that the baseboard is attached with screws or mechanical clips. This will make inspection of the plate and studs a comparatively easy matter.

More and more slab-type residences are being built with no access door to the bathroom plumbing. Quite often the bathtub has "seep leaks." These give the termites direct access to both food and moisture and there is no way to inspect the condition without destroying a whole wall. It is recommended that all slab-type structures be designed so that the baths have access doors to the bathtub plumbing.

Shields No Help; Treat Soil

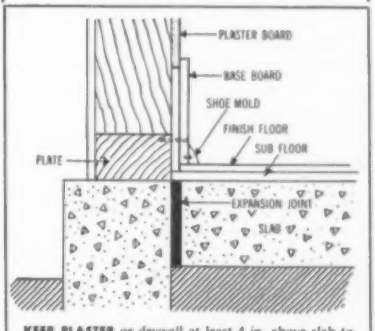
For years termite shields have been extensively used for control of termites in conventional housing. When properly installed and properly maintained, they can be effective in conventional construction; however, there is no practical way to apply shields in ordinary slab-type houses.

One of the standard methods being used to control termites in slab construction is to treat the soil or fill with recognized chemicals before the slab is poured or before the membrane is applied. Shifting of the fill, leaching of the insectide by water, agglomeration of the fill by certain insecticides, voids in the structure or outside of the slab, and disturbances of the treatment during and after erection of the structure account for failure in many instances. Such treating can only be regarded as a first step in the process of termite control and cannot be considered a complete control measure. The plate, the first 12 inches of the studs and any other wood readily accessible to termites should be treated by pressure impregnation, using adequate quantities of the preservative. This work should be done during construction when the timber is easy to get to. Pressure treating prior to erection has not proved satisfactory because the workmen will not paint the sawn ends or holes drilled for bolts. As penetration is rarely 100 per cent, exposed ends allow termites easy access into the center of the wood. By eating away the untreated portion they can cause the plate to collapse. Spraying or dipping is ineffective because seasoning checks open up beyond the area penetrated and again allow the termites to materially damage the structure.

BRIEF SPECIFICATION FORM FOR SLAB-ON-GRADE CONSTRUCTION

For simplicity of definition, the following is a suggested technical specification for inclusion in plans for a slab-on-grade building:

1. The plaster or dry wall construction of all exterior and interior walls shall be stopped at least 4 inches above the plate and stud line.
2. The baseboard shall be affixed to the plate or studs with small nails, screws or mechanical clips.
3. In no case shall the construction be such that the plate and bottom of the studs are not exposed upon the removal of the baseboard.
4. No bathtubs shall be installed without an access door to the drain and overflow connections.
5. All form lumber used to make the opening in the slab for allowing room to attach the tub shall be removed.
6. No non-removable wood framing shall be used in installing shower stalls.



KEEP PLASTER or drywall at least 4 in. above slab to permit inspecting of plates and stud ends when baseboards are removed; attach base with clips or screws to facilitate removal.

New Maintenance Products

SHINGLE SHEARS

Two jaws can be better than one. At least that seems to be the case when it comes to this slate and shingle cutter. The upper jaw of this dual purpose tool is a shear for cutting or trimming shingles, while the lower jaw is made to punch holes in the material. Both jaws work whenever needed—no adjustment is required before either one can be used.

The new shingle shear, called the *K-7 Asbestos and Slate Shear*, is sold with a money-back guarantee and factory sharpening and repair service are available for a "minimum fee." Bolt and nut fastenings are used in its construction to make it easy to replace parts.

The *K-7* is made of the "finest alloy steel," has a spring-back handle, and is held in closed position by a safety clip.

For further information, write to: Karl Klenk, Incorporated, Wilmington 1, Delaware. Be sure to mention the JOURNAL OF HOUSING.

CONTACT CEMENT

Almost any material, including plastics, linoleum, and aluminum can be bonded to plywood or hardboard by means of *Ankweld*. That's what the manufacturer claims for this new contact cement, which is even being used for bonding wood panels to wall studs. The maker further claims that the adhesive is so tenacious that panels laminated with it can be fed through a rotary saw right after assembling.

Ankweld is used by spraying or brushing it on to the two materials to be bonded together. Then, any time between ten minutes and four hours after the cement is applied, the two materials will bond when put together. If *Ankweld* is accidentally smeared on adjoining surfaces, it can be rubbed off when it is dry (like rubber cement) without staining the surface.

The company describes the adhesive as being resistant to water, oil, gasoline, and extremes of temperature.

Be sure to mention the JOURNAL OF HOUSING when writing to: Anchor Adhesives Corporation, 36-23 164th Street, Flushing 54, New York.

GALVANIZED COATING

Galv-A-Grip G-34 Green it's called . . . and it's the *G-34 Green* part that's new. *G-34 Green* refers to the new color now available in the *Galv-A-Grip* line of coatings for galvanized and other smooth metal surfaces, such as aluminum, terne plate, and tin.

Like the other *Galv-A-Grip* finishes (white, red, and gray), the new green may be used as a prime coat or as both a prime and finish coat. It is ready to use as it comes from the can and the company claims that it won't crack, chip, or peel. No special treatment of the surface to be painted is needed. Coverage is reported to be 500-700 square feet per gallon.

Be sure to mention the JOURNAL OF HOUSING when writing to: Master Bronze Powder Company, 538 West State Street, Calumet City, Illinois.

ANCHORING COMPOUND

Quik-Rok is described by the manufacturer as a "fine-textured powder" to which water is added to form a mix for anchoring equipment ranging from fence posts to

street light standards. Thus far it sounds something like concrete but *Quik-Rok* differs from concrete in several respects.

First, *Quik-Rok* expands when setting, rather than shrinking like concrete. As a result of the expansion process, a tight fit is obtained around the fixture being anchored.

Second, the compound sets "rock hard" within 20 minutes, which cuts down considerably on the amount of time available for making palm prints or scratching initials in the mix.

Third, it is reported to be stronger than concrete, which can be an advantage in anchoring equipment like playground apparatus or washing machines where vibration is a factor.

In addition to its anchoring applications, *Quik-Rok* can be used for sealing spaces around pipes and other through-the-wall or through-the-slab installations and it can also be used to set electric wall boxes and cabinets in masonry partitions.

Be sure to mention the JOURNAL OF HOUSING when writing to: Preco Chemical Corporation, Westbury, New York.

Free Literature

Power Fasteners

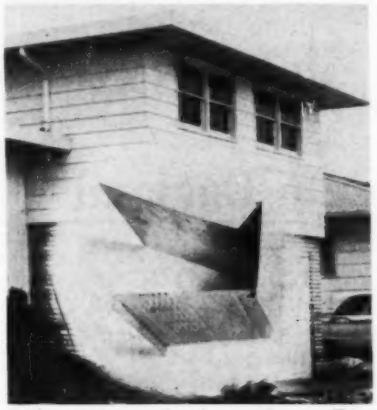
"The most complete display of portable nailing tools assembled" is the way Spotnails describes its 16-page catalog on hand operated and power driven nailers, staplers, pinners, and fasteners. Suggested uses include sheathing, applying gypsum lath, bead and molding work. Write for copy to: Spotnails, Incorporated, Rolling Meadows, Illinois.

Fire Fighting Equipment

Portable fire extinguishers, hose racks and reels, cabinets, and other "interior" equipment and accessories are presented in *Form No. S-62FPB*, a 16-page catalog available from: The Fyr-Fyter Company, Customer Services Department, 221 Crane Street, Dayton, Ohio.

New Construction Products

ALUMINUM "TRIM"



A gutter, a fascia, and a soffit—all of aluminum and all designed to form an integrated system—are now being marketed by the Gary Steel Products Corporation. The house in the background of the accompanying composite photo shows a completed installation, while the "insert" shows how the three components interlock to form a drainage and trim "package" for pitched roofs.

The upper unit is the gutter, of course, which is formed by bending the outer three inches of a flat aluminum sheet upwards to form a trough to trap water. The fascia strip hangs down from the gutter, covering the edge of the rafters and fitting into the outer edge of the soffit.

Installation consists of nailing the flat sheet portion of the gutter to the roof sheathing, hanging the fascia from the gutter, slipping the outer edge of the soffit into the bottom portion of the fascia and then nailing the inner edge of the soffit to the side of the building by means of the frieze strip formed by the right angle bending of the soffit. To install a downspout, holes are drilled through the soffit, the roof sheathing, and the gutter sheet to admit a fitting to which the downspout is connected.

Because of its design, the system permits two economies in installation. One is achieved because shingles are required to cover only a portion of the gutter sheet and can be omitted for about eight inches from the edge of the roof since the gutter sheet is sufficient covering. The other economy is due to the fact that, because the soffit is supported by the fascia at its outer edge, and is nailed to the side of the building at its inner edge, it is not necessary to use outlooks, that is, pieces of two by fours running horizontally from the edges of the rafters back to the side of the building, as would be required if the soffit were to be nailed to the outlooks.

The ventilated soffit sections come in 10-foot lengths and in widths from six to 48 inches in six-inch increments. Both the gutter and fascia sections are made in 16-foot lengths and the fascia strips can be obtained in heights from six to ten inches. When installed, the sections are joined together with seam strips secured with top rivets ("because sheet metal workers are used to working with them") and sealed with an aluminum pigmented compound to make the joints leakproof. The components, themselves, are fabricated from Reynolds .032 aluminum sheet and are finished in white, baked-on, dull-finish enamel.

In addition to the three-unit package, the company is also developing a two-component assembly in which a standard four- or five-inch gutter is used with a combined fascia and soffit.

For further information, write to: Gary Steel Products Corporation, 4400 West 9th Avenue, Gary, Indiana. Be sure to mention the JOURNAL OF HOUSING.

SUN-SEALING SHINGLES

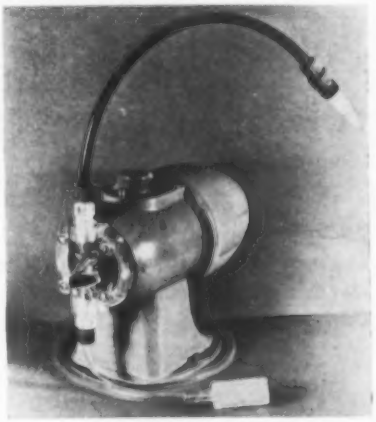
Put the sun to work—that's what the Philip Carey company has done in the case of its new *Sol-Seal* roofing shingles.

A new adhesive on the company's shingles is softened by the sun's heat to form a "weather-tight" bond between the layers of shingles. To avoid smearing or sticking from pressure in shipping packages, a protective tape is applied at the factory to the underside of each unit. The company points out that this protection means neater, faster application with no shingles spoiled by smeared adhesive and consequently no turning or reversing required.

The three-tab, 12 x 36 inch *Sol-Seal* shingles are available in a "wide selection of harmonious colors."

Be sure to mention the JOURNAL OF HOUSING when writing to: The Philip Carey Manufacturing Company, 320 South Wayne Avenue, Cincinnati 15, Ohio.

CHEMICAL FEEDER



The finger tip control knob shown on the electric pump in the accompanying illustration can be set to feed anywhere from 2.4 to 20 gallons of chemicals a day into a water system. What chemicals? Well, chlorine, for instance, or preparations to cope with iron water, corrosion, scale formation, acid water, or hydrogen sulfide.

The feeder, known as *Model 20*, will operate outdoors as well as indoors and can be mounted on either horizontal or vertical surfaces in an area of less than one square foot.

Model 20 uses a "heavy duty" 115 volt motor that need be lubricated only twice a year. An antisiphon valve to prevent "gulping" in the event of a vacuum building up in the lines is built into the pump head, which eliminates the need for buying an external valve to do the job. Positive treatment is said to be assured at any pressure from suction up to 100 psi pressure.

All exposed parts are made of high impact plastic "for long corrosion free life" and the unit comes complete with injection nozzle, ten feet of discharge tubing, and six feet of suction tubing with strainer attached.

Be sure to mention the JOURNAL OF HOUSING when writing to: Bruner Corporation, 4767 North 32nd Street, Milwaukee 9, Wisconsin.

PUBLIC HOUSING RENT-INCOME

relationship established in many ways in England

by J. B. CULLINGWORTH,
Lecturer in Social Administration,
University of Durham,
Durham, England

A previous article (in the September 1959 issue of the JOURNAL) outlined the background to British housing subsidy policy. It was explained that housing subsidies are granted by the central governmcnt on approved housing schemes for a period of 60 years—the normal period of amortization. Since the subsidies are given on the basis of dwellings, rather than the financial circumstances of the families occupying them, there is no necessary correlation between the amount of subsidy paid and the ability of the tenants to pay economic rents. However, local authorities have power, and indeed are encouraged by the central government, to allocate subsidies according to need. Recent rises in building costs and interest rates, together with a restriction of future central government subsidies to particular housing operations (directed toward slum clearance, housing for the elderly, etc.) have resulted in a marked increase in income-related rent schemes. At present about a third of local authorities operate some such scheme.

It is the purpose of this article to review the various types of schemes that are in operation. It should be stressed, however, that the 1400 housing authorities have almost complete freedom in rent-fixing policy and that there are, therefore, considerable variations in detail. Nevertheless it is possible to discern several basic types.

Rent Rebate, Differential Rent

In a simple *rent rebate scheme,* the "basic" (usually unsubsidized) rent is reduced for applicants with low incomes.

A complete *differential rent scheme,* on the other hand, involves all tenants paying income-related rents.

The former type of scheme aims solely at assisting the poorer families, whereas the latter aims at relating all rents to the tenants' means and thus charging richer families higher rents.

In practice, the two types of scheme merge into each other. If a high basic rent is charged under a rebate scheme, a scale of differentiation is needed to relate the rebates to the needs of families of different incomes; at the extreme, the basic rent might be so high that nearly all tenants qualify for a rebate. Only where the basic rent is very low can a rebate scheme be readily distinguished from a differential rent scheme. In fact, there are very few pure rebate schemes in operation. Most local authorities have introduced schemes in order to increase total revenue and have, therefore, been concerned as much with making richer tenants pay more as with granting special assistance to poor tenants.

Any income-related scheme involves a determination of (a) what income should be regarded as assessable and (b) what proportion of the assessable income should reasonably be required for rent payments.

Assessable income: There are two main methods of assessing a family's ability to pay for housing. The first is to take a fixed proportion of total income. The second is to calculate for each family a subsistence income and to regard any "excess" as assessable for rent. The latter, though perhaps the fairest method as far as poor families are concerned, is cumbersome and costly to administer. If it is to be operated efficiently, it requires frequent revision to take account of changes in the cost of living.

In practice, the first method is the most common, though only rarely is it used without considerable refinements. Family allowances and disability benefits, for example, are usually ignored, as is a part of the wife's earnings. For other earners in the household, a fixed amount is commonly added to the rent—in preference to regarding their earnings as part of the family "income-pool."

Certain difficulties arise with overtime pay. The principle is generally accepted that regular overtime pay should be assessable, whereas occasional extra earnings should not—though the determination of what is regular and what is casual is not always easy.

Obtaining accurate information on a family's income is the biggest administrative problem involved in income-related rent schemes. Indeed, this problem is commonly used as a major argument against the introduction of this scheme. Nevertheless, most local authorities have found that a well-structured and publicized scheme generally meets with honest statements of income. Wage packets [presumably the equivalent of this country's income tax statement of earnings] are sometimes required as proof of income and, in exceptional cases, corroboration from employers.

Rent fraction: There is no generally accepted opinion as to the "proper" proportion of assessable income that should be allocated to rent—particularly since assessable income is defined in different ways. An examination of representative schemes shows variations from one-fifth to one-eighth, with one-seventh being the most common. But some local authorities further refine their schemes by making allowances for dependents (others consider that this type of allowance is adequately covered by state social security schemes). Many make additional charges for lodgers and subtenants. It is, of course, obvious that a rent equal to one-

ABOUT MR. CULLINGWORTH'S ARTICLE—

GEORGE O'B. BAILEY,
Acting Assistant Commissioner for Management,
Public Housing Administration, Washington, D. C., says . . .

This article is well worth the attention of any one concerned with management of public low-income housing.

Of particular timeliness to public housers in the United States is a statement that the 1400 local governments in England and Wales have almost complete freedom in rent-fixing policy and that there are, therefore, considerable variations in detail. Now that there is no fixed relationship of rent to income in our federal act, local housing authorities in the United States, particularly those with no fixed-rent income ratio in their state law, have much the same freedom. The discussions in this article of some of the various rental policies being followed in England and Wales should prove stimulating to local authorities in the United States that are considering changes in their rental policies.

There are certain basic differences between public housing in England and Wales and public housing in the United States that must be understood in order to get the most benefit from Mr. Cullingworth's article:

1—Public housing in England and Wales constitutes a much higher proportion of the total housing supply than in the United States.

2—There is a much greater difference in amenities between the older and newer public housing in England and Wales than in the United States.

3—It has not been the general practice in England and Wales to base rent on the income of the tenant family and, although there has been a tendency towards this system in recent years, it is still not done by the majority of local authorities.

4—There are no income limits for public housing in England and Wales.

5—Rents in public housing in England and Wales usually include no utilities. Further, there are no payments in lieu of taxes and the tenant pays real estate taxes.

The above cited differences lead to the following comments in relation to Mr. Cullingworth's article:

1—With substantial differences in amenities between older and newer housing, it is possible to provide housing within the means of families of various income levels by relating rent to the value of the housing rather than to family income.

2—Since there are no income limits, in the rent rebate scheme described by Mr. Cullingworth it is not necessary to inquire into the family's income unless the family applies for rent rebate. In the United States, if such a scheme were used, it would still be necessary to determine for every family that its income would not exceed the income limit.

The family allowance mentioned in the article is an amount available to every mother with two or more children, irrespective of need.

A rental policy similar to the rent rebate scheme was used successfully in many war housing projects in the United States during and following World War II. Rent rebates were available to families of veterans and servicemen who applied. There were no income limits in such projects as a general rule.

The article is so well written that any further comment is unnecessary. However, the reader's attention is called to the last paragraph of the article, which provides an excellent statement of principle that is just as applicable to public housing in the United States as it is to public housing in England and Wales.

The statements I have made concerning English housing practices have been verified by Abner D. Silverman, Acting Deputy Commissioner of PHA, who recently spent a year studying housing in Great Britain.

seventh of a very small income involves a greater hardship than an equal proportion of a high income. For this reason some authorities have a variable proportion, while others charge a proportion of the amount by which the assessable income exceeds a given sum. Many make special ad hoc allowances in cases of hardship.

Illustrative Examples

It may be helpful if examples of income-related rent schemes are given. It should be stressed again, however, that each authority devises its own scheme and that no example can be more than illustrative.

A rural area in the south of England has fixed maximum rents for each type of dwelling. These maximum rents are unsubsidized and broadly reflect differences in size and amenity. All tenants are charged the maximum rents, unless they apply for a rebate. Assessable income is defined as "the combined income of the tenant from all sources, excluding family allowances, service disability pensions, payment by other members of the household for board and lodgings, payments in respect of scholarship or other educational grants for children, and the first $5.60 per week of the earnings of the wife." The rent is then fixed at one-sixth of the amount by which the assessable income exceeds $5.88. An additional charge of 70 cents per week is made for each adult (other than the tenants and his wife) under pensionable age residing in the house and is reduced by 35 cents for each child. There is an annual revision of all rebates. This scheme started in 1955 and, though well publicized, met with considerable opposition and an attempted rent strike. Despite this opposition, the scheme soon became accepted by the tenants and is now working satisfactorily. Of the authority's 2000 tenants, 800 receive a rebate. Since 1953, the average rent paid has increased from $2.90 to just over $3.50 (excluding local property taxes, which amount on average to about $1.50). Average weekly male earnings are at present about $40.

A nearby urban district has similarly fixed maximum rents for all its dwellings. Tenants can claim rebates but there is a minimum rent, which is 50 per cent of the maximum. Assessable income is de-

NAHRO NOMINATION COMMITTEE NAMED

Nominations will be in order for NAHRO's 1961 officers and new members of the Board of Governors when the 1961 Nominating Committee meets in Chicago on August 25. The nominees whom the committee recommends will be up for election at the annual business meeting of members, due to be held during the 1961 national conference, scheduled for Washington, October 29-November 1.

Serving on the Nominating Committee, which is made up of a chairman and two members-at-large named by President Karl L. Falk and seven representatives of the NAHRO regional councils, are the following:

Chairman: M. B. Satterfield, Executive Director, Housing Authority of the City of Atlanta

At-large Members: Knox Banner, Executive Director, Downtown Progress, Washington, D.C.;

James D. Richardson, Executive Director, Housing Authority and Redevelopment Agency of the City of Vallejo, California

Regional Representatives: New England—Joseph H. Lyons, Executive Director, Providence Housing Authority

Middle Atlantic—Thomas Zito, Executive Director, Housing Authority of the City of Bayonne, New Jersey

North Central—Elmer Jolly, Executive Director, Peoria Housing Authority

Southeastern—Haley Sofge, Executive Director, Miami Housing Authority

Southwest—Marilynn Wacker, Assistant Director, San Antonio Housing Authority

Pacific Southwest—Joseph T. Bill, Executive Director, Community Redevelopment Agency of the City of Los Angeles

Pacific Northwest—Charles A. Dondero, Executive Director, Housing Authority of Douglas County, Oregon

Officers up for nomination for the years 1961-1963 are president, vice-president for the housing division, vice-president for the renewal division, vice-president for the codes division; also up for nomination are eight four-year terms on the Board of Governors.

The outgoing officers and Board members who will be replaced through the 1961 election are: president—Karl L. Falk, Chairman, Housing Authority of the City of Fresno; vice-president for the housing division—The Right Reverend Monsignor Leo A. Geary, Vice-chairman, Buffalo Municipal Housing Authority; vice-president for the renewal division—Albert J. Harmon, Executive Director, Housing and Land Clearance for Redevelopment Authorities of Kansas City, Missouri; vice-president for the codes division—D. E. Mackelmann, Commissioner, Community Conservation Board of Chicago; and the immediate past president, Charles L. Farris, Executive Director, St. Louis Housing and Land Clearance for Redevelopment Authorities; Board members—Knox Banner, Executive Director, Downtown Progress, Washington, D.C.; Frederic A. Fay, Executive Director, Richmond (Virginia) Redevelopment and Housing Authority; William L. Rafsky, Development Coordinator, City of Philadelphia; James D. Richardson, Executive Director, Housing Authority and Redevelopment Agency of the City of Vallejo; Ira S. Robbins, Commissioner, New York City Housing Authority; M. B. Satterfield, Executive Director, Housing Authority of the City of Atlanta; Robert D. Sipprell, Executive Director, Buffalo Municipal Housing Authority; Philip F. Tripp, Executive Director, New Bedford Housing Authority.

Nominating Procedure

In accordance with the constitution of NAHRO, the Nominating Committee will meet not more than 75 nor less than 65 days before the national conference. The committee may nominate more than one person for each vacant post. However, if the committee makes only one nomination for each position and if there are no petitions from the general membership for additional nominations received by the NAHRO central office as of September 29, the committee's slate will be declared elected at the annual meeting of members. The Nominating Committee's report, due to go out to members by September 5, will carry an outline of the nomination-by-petition procedure.

CONTRACTS SIGNED FOR CONVERSION OF STATE-AIDED DEVELOPMENTS INTO COOPERATIVES

Contracts were signed late in May for the sale and financing of Luna Park cooperative housing project, marking the first of New York City's eight proposed conversions of state-aided public housing developments into nonprofit tenant cooperatives (see March 1961 JOURNAL, page 111)

More than 7000 middle-income apartments will be made available by the conversions; Luna Park, consisting of five 20-story buildings, will supply 1576 units ranging from one to three bedrooms. Serving on a nonprofit basis as sponsor of the Luna Park cooperative is the Fund for Urban Improvement, Inc., with its subsidiary, Middle Income Housing, Inc. acting as the rental agency. Down payments are set at $500 for rental room and monthly carrying charges per apartment range from $66.75 to $123.75.

Admission qualifications: maximum income of any family may not exceed six times the annual carrying charges, plus cost of utilities, with the exception of families with three or more dependents. In these cases the ratio is broadened to seven to one. Reportedly filed to date are some 800 preliminary applications.

The two contracts signed covered: (1) the sale of the development to the Luna Park Housing Corporation and (2) a 50-year mortgage loan for 23 million dollars, representing 86.5 per cent of the total development cost of the project, under the New York Mitchell-Lama limited profit housing law.

Contracts for the sale of Luna Park are signed on the site of the nearly completed development by Sidney Wexler and Dr. Harry D. Gideonse, respectively secretary and president of the Luna Park Housing Corporation; Francis V. Madigan, Vice-chairman, New York City Housing Authority; New York Mayor Robert F. Wagner; and J. Clarence Davies, Jr., chairman of the New York Housing and Redevelopment Board

fined as the gross weekly income from all sources of the tenant and his wife, excluding family allowances—but including pensions, overtime, and any other income. The rent is determined as a variable proportion of weekly income as follows: one-eighth of the first $8.40; one-seventh of the next $8.40; one-sixth of the next $11.20; one-fifth of any income in excess of $28.

Thus, a family receiving $28 per week would be regarded as able to afford a rent of $4.16. Additional charges of 70 cents are made for each adult over 21 (other than the tenant and his wife) and 35 cents for non-dependents under 21. There is a reduction of 35 cents if there are any dependent children.

When the scheme was introduced, an explanatory letter was sent to all tenants. Although some complaints were received, there was no organized opposition and the scheme is working smoothly. Of the authority's 1700 tenants, 430 receive a rebate. Since 1953, the average net rent paid has increased from $3.50 to $4.90.

Surcharge Schemes

A surcharge scheme is basically one in which an additional rent charge is made for tenants with high weekly incomes. In principle, it is easily distinguishable from a differential rent scheme but this distinction becomes blurred if the level of income at which the scheme comes into operation is such that a large proportion of tenants have to pay the additional charge. (In such a case, differential surcharges are necessary.) A surcharge scheme may operate crudely and harshly if it is so designed that a tenant whose income rises slightly above the relevant figure is subject to a sharp increase in rent. On the other hand, it has the attraction of administrative simplicity.

As an illustration, one county borough levies a surcharge of 70 cents a week where the total weekly income of the tenant and his wife is between $39.20 and $42 a week and a further 70 cents if it exceeds $42. No allowance is made for children but additional surcharges are made for lodgers and subtenants.

Other Types

Additional earner and lodger charges: Many local authorities—including those that have some sort of income-related rent scheme—op-

erate a scheme of additional rent charges for families who have more than one wage earner (or wage earner other than the tenant and his wife) or who have lodgers or subtenants. These additional charges vary widely—from 35 cents per week to $1.40—or more.

Estate differentiation: Some large local authorities, including the London County Council (which has 200,000 dwellings) have a very large range of dwelling types, which they let at widely differing rents. These rent variations are due not only to differences in size and amenity but also to the differences in prevailing costs at various dates of construction—for example, houses were built in 1930 at a fifth of the cost of similar houses built in 1960. This wide range of rents makes it possible for these authorities to allocate their dwellings in relation to the varying rent-paying capacity of their tenants. The London County Council (which has rents for three bedroom houses varying from $3.26 to $7.87 a week) feels "estate differentiation" is preferable to an income-related system.

Schemes In Review . . .

The schemes discussed do not exhaust the possibilities; indeed, there are almost as many schemes as there are local authorities. Nevertheless, all schemes are based on one or more of the features presented. It can be seen that the objectives of introducing rent differentials are various. Some, such as the pure rebate and estate differential systems, are aimed solely at assisting poorer families. The various types of surcharge scheme are mainly aimed at increasing revenue and are based on a crude assessment of ability to pay. A thoroughgoing differential rents scheme achieves (in principle at any rate) a close correlation between rent paying capacity and rents.

The main principle underlying many schemes is that the best use should be made of subsidies—subsidies should be given only to those who need them and to the extent of their need. But principles must be reconciled with administrative convenience and simplicity—both for the authority and the tenants. A highly complex scheme may be very fair but also virtually incomprehensible to the uninitiated. Although complicated schemes can be made to work, it is the general feeling that, the simpler the scheme is, the more readily will it be accepted by tenants. It is certainly agreed that any scheme needs much publicity: tenants need to know why it is introduced and what its implications are.

Within the context of English housing policy, income-related schemes insure both that needy families in municipal houses get the financial assistance they require and that taxes are not being levied to give subsidies to families who have no need of them. Yet the doubt remains as to whether rent-assistance restricted to municipal tenants is logical in the 1960's. Is it not likely that there are equally needy families in the private rental sector? Such a problem cannot be dealt with in the framework of present policy. Given the English system of subsidies, some degree of municipal rent differentiation is logical and just.

MORE ROOM FOR NAHRO

May 16 was groundbreaking day for a new wing on the building that houses NAHRO's Chicago staff: the building known as "1313." Part of the University of Chicago campus, "1313" serves as headquarters for 15 national associations of public officials, whose growing space needs—NAHRO's included—prompted the expansion program. Under the new space plan, NAHRO will gain 250 square feet and a much better office layout.

The idea of "1313" as a public administration center was a conception of Louis Brownlow. Under his leadership, back in 1929, a number of associations were attracted to the U of C campus to share research and reference resources in carrying out their common goal of improved government administration.

The year 1938 saw the completion of the present building and most of the organizations now occupying space in the structure moved in at that time. The new addition will extend the west wing of the building 73.5 feet south, providing 12,230 additional square feet of floor space to the existing 47,425 square feet. The alley in the rear of the building will be moved south and the existing patio area will become a fenced and floodlighted parking lot that will accommodate about 50 cars.

Future appearance of 1313, with new addition shown as darker portion on the right.

Photo: Cole

NAHRO's Executive Director John Lange (right) looks on with other officials of 1313 as George Beadle, Chancellor of the University of Chicago, and Louis Brownlow break ground for new addition.

Court Decisions

Prepared by
MORRIS MILLER
Member of the law firm of Scott W. Lucas, Washington, D. C.

FHA NOT LIABLE FOR NEGLIGENT APPRAISAL, SAYS HIGH COURT

An appraiser for the Federal Housing Administration reported that a single residence property in Alexandria, Virginia was eligible for an FHA insured mortgage at the appraised value of $22,750. After the purchaser took possession, considerable defects appeared in the house. The purchaser sued the government to recover damages occasioned by the negligence of the FHA appraiser and got a judgment for $8000 in the United States district court. On appeal to the United States court of appeals for the fourth circuit, the government did not deny that the appraisal was faulty or that the purchaser was injured as a result but claimed that under the Tort Claims Act, misrepresentation is excluded from coverage. In its August 19, 1960 opinion, the appellate court affirmed the lower court. Misrepresentation, according to the court, is excludable when made by agencies of government where the actions complained of were carried on for the benefit of the public at large. But here there was a specific duty owed to the injured party. In short, if the government assumes a duty and negligently performs it, a party injured thereby may recover damages from the United States even though the careless performance of the duty may have been accompanied by some misrepresentation of fact.

On May 29, the United States Supreme Court reversed, holding that the federal Tort Claims Act's exclusion of governmental liability for misrepresentations includes claims arising out of negligent as well as willful misrepresentation. *(United States* v. *Neustadt)*

COMMISSIONERS FIRED IN TENANT SELECTION FEUD ARE REINSTATED

The Needles, California city council removed the commissioners of the local housing authority as a result of the refusal of the authority to accept a tenant who had been suggested by the council. The authority members brought action to compel the city council to reinstate them and, in a February memorandum opinion, the supreme court of California in and for the county of San Bernardino ordered them reinstated.

Originally, the city council had ordered the removal of the commissioners, without a hearing, under a charter provision applicable to city employees. Taking a second-thought position, the council later held a hearing and ascribed three grounds for the discharge: (1) prejudicial tenant selection; (2) the failure to attend commission meetings; and (3) the failure to obtain the signature of city officials on state reports.

The court disposed of the council's charges briefly. Said the court, in effect: (1) tenant selection is an authority function; (2) absence from a meeting does not justify the conclusion that a commissioner is neglectful of his duties; (3) the charge of failing to get signatures is "nebulous." *(The Housing Authority of the City of Needles, California, et al.* v *City Council of the City of Needles, California, et al.)*

SUPREME COURT DECLARES TAX ON FEDERALLY OWNED HOUSING INVALID

On a Wherry Act (military housing) project in the state of Washington, a county assessor had levied a tax that admittedly was upon a basis different (and higher) than other leaseholds. The court of appeals for the ninth circuit sustained the district court's finding that the methods used "in assessing the Moses Lake leaseholds resulted in a higher tax than would have been true in the case of a non-Wherry Act leasehold." But the circuit court had also held that the fact that the taxes are higher does not invalidate the entire tax. It held, therefore, that the amount collectible should be reduced to what it would have been if the tax had been levied on a non-Wherry Act leasehold basis.

On April 17, 1961 the United States supreme court reversed. Holding that a state may not discriminate against the federal government or its lessees, the high court held that since the tax was invalid, it may not be exacted nor could a federal court decree a valid tax. "Inasmuch as the taxes, presently assessed and levied, discriminate unconstitutionally against the United States and its lessees, they are void, and hence may not be exacted." *(Moses Lake Homes, Inc., et al* v. *Grant County.)*

SAVINGS, LOAN NOT SUBJECT TO ADMINISTRATIVE PROCEDURES ACT

The October 1960 issue of the JOURNAL (page 381) contained a note on *Rowe* v. *Federal Home Loan Bank Board* in which the United States district court for the District of Columbia held that the Administrative Procedure Act governed the board's proceedings and that Rowe should have been granted a comparative hearing with another (and successful) applicant for a new charter to set up an association in Largo, Florida.

On October 20, 1960 the United States court of appeals for the District of Columbia Circuit reversed the lower federal court. The appellate court held that the basic statute gave the applicant no "right," that the Administrative Procedure Act was not applicable, and that a hearing was, in fact, held anyway.

SAVINGS, LOAN GROUPS IMMUNE FROM STAMP TAX, COURT RULES

The February issue of the JOURNAL (page 84) carried a note to the effect that the supreme court of South Carolina had sustained the state power to require a federal savings and loan association located in that state to pay documentary stamp taxes on promissory notes executed by the association in favor of the Federal Home Loan Bank association.

On March 20, 1961, the supreme court of the United States reversed the South Carolina decision, principally on the grounds that the immunity from taxation granted "advances" of the Federal Home Loan Bank by the 1932 act was broad enough to bar state stamp taxes on the loan transaction involved in the case. *(Laurens Federal Savings and Loan Association* v. *South Carolina Tax Commission)*

Photo: Cole

THE NAHRO PRESIDENT'S CORNER

KARL L. FALK SAYS—

LET'S LOOK AT HOUSING CREDIT IN PERSPECTIVE

Some of the misunderstandings, it seems to me, which were expressed in contradictory testimony by various interest groups in Washington before the Housing Subcommittees of both the Senate and House Banking and Currency Committees arise from the failure to distinguish clearly between the *sociological* demand for housing—especially for socially disadvantaged groups—and effective private *economic* market demand. The former requires government intervention. The latter may not. Government intervention in a private market is primarily justifiable to relieve unmet needs, not to satisfy the crystallized expectations of diverse sectors of the housing market such as builders, mortgage lenders, real estate people, buyers, tenants, building material suppliers, or labor unions.

Construction—public and private, residential and non-residential—in 1960 totaled 55 billion dollars, accounting for almost 11 per cent of the economic activity in this country and providing employment for 15 per cent of the total labor force. Broadly viewed, it is the nation's number one industry and also probably the one most sensitive to economic fluctuations. Therefore the federal government and the financial community's concern for the building industry in relation to economic stability and economic growth is understandable.

Two-fifths of all construction was for housing. However, new housing adds only the equivalent of about 3 per cent to the existing supply. Only 3 per cent of the new housing is public. When most people talk of the housing market they are thus talking predominantly about *old* housing and *private* housing whether they realize it or not.

I would like to comment parenthetically that I think much of the current legislative and other discussion about housing overlooks the importance of old and of used housing. Like an automobile, an old house is a much better buy in today's market than a new one. If more attention of those seeking to facilitate credit were directed toward making it easier to purchase old housing by means of lower downpayments or longer amortization periods or lower financing costs, I think the housing market would be greatly aided.

Of the 882 billion dollar total debt—public and private—at the end of 1960, 200 million dollars represented mortgage debt. Of this, 142 million dollars was debt on one- to four-family dwellings, and of this 56 million dollars was FHA-insured or VA-guaranteed. The largest institutional home lenders in recent years have been the savings and loan associations, which accounted for about two-fifths of the total home loans last year, followed by commercial banks and mortgage companies. Individual mortgagees supplied about an eighth of the total mortgage funds and mutual savings banks and insurance companies provided the remainder.

Interest Rates

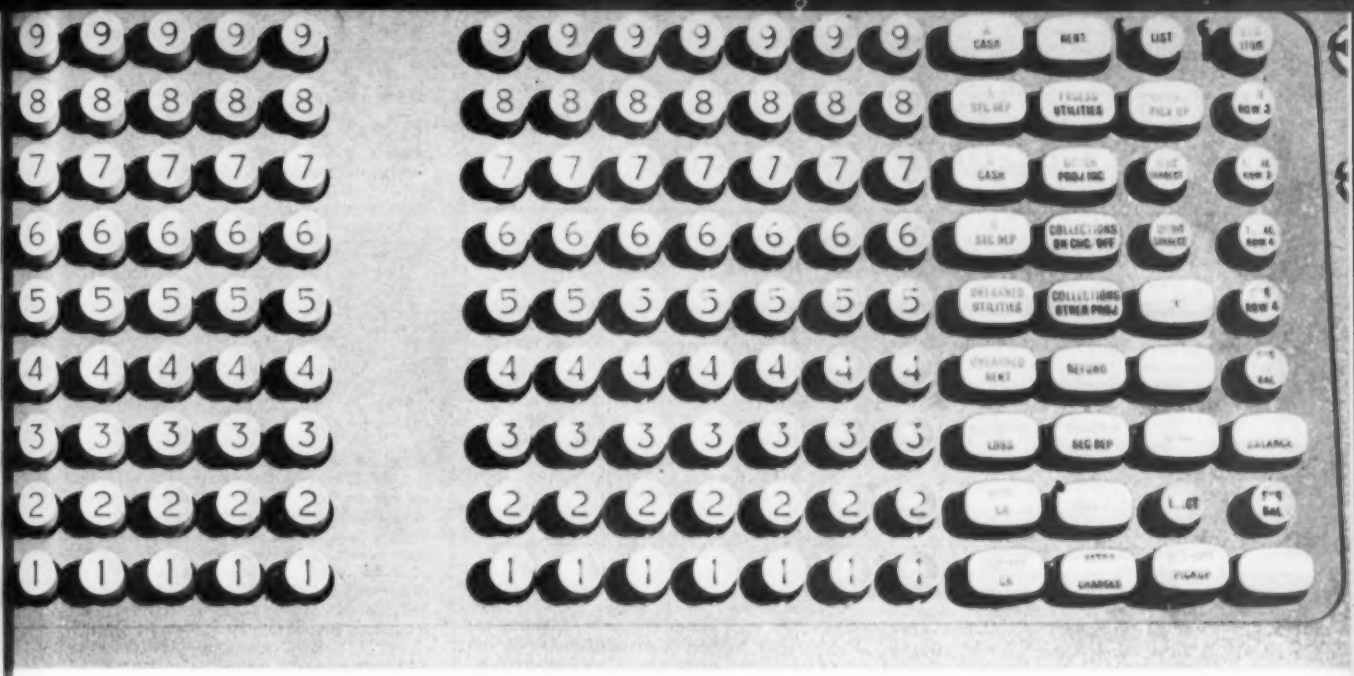
There has been much discussion recently about interest rates. The rise in interest rates the past few years has brought up questions that were unfamiliar to a generation of Americans accustomed to the low interest rates of the depressed 1930's and the pegged interest rates of the 1940's. Interest rates are the prices paid for borrowing money. Like all prices, they rise and fall in response to changes in demand and supply. A doubling of public and private debt since the war and the rapid growth of the American economy, requiring borrowing to finance expansion of both production and consumption, have exerted upward pressure on interest rates as borrowers have sought funds in such large volume. Business debt has risen much faster in the period than the mortgage debt, consumer debt, or government debt. However, we have to remember that home financing has to compete with alternative investments available to private lending institutions at more attractive rates.

Trying to set arbitrary interest rates by government action is a complex and tricky business. In recent months the federal government has been trying to depress long-term interest rates to spur the economy while trying to strengthen short-term rates to stop the outflow of gold and capital abroad where interest rates are still generally higher than they are in the United States. The outflow of gold, of course, is also influenced by the trade balance, investments abroad, foreign aid and military programs, and "invisible" items on the international balance of payments.

The artificial ceilings on interest rates for FHA and VA loans have simply resulted, in my home area, in their being currently discounted 2 to 4 per cent, with the home buyer still generally paying the equivalent of the conventional rate when all costs are added up. The FHA and VA programs, however, have certainly performed a useful function in the past 25 years but are in need of modernization and more varied approaches. To attain the desired social objectives, such programs and others will continue to be necessary and desirable. However, I do not think making financing easier will be as great a stimulus to the housing industry in the 1960's as it was in the 1950's and 1940's.

In fact, our preoccupation with housing credit has often diverted our attention from other factors that are of equal or greater importance as obstacles to better housing. These include high construction costs, high closing costs, antiquated title search and insurance practices, unrealistic building codes and zoning restrictions, restrictive labor practices, unimaginative and tasteless building design, poor merchandising, non-progressiveness in research and study, and failure to take advantage of technological improvements by a very fragmented industry, and last and actually most important in my opinion, the high land costs resulting from excessive speculation and stupid and inequitable taxation policies.

(Continued column two, page 265)



SAN ANTONIO BEGINS MECHANIZED ACCOUNTING

A complete mechanized accounting system for all projects is the goal of the San Antonio housing authority. The authority has already mechanized its central accounting office and is now in the process of completing the system by installing equipment in each project to mechanize tenant accounting.

The tenant accounting system and daily machine report are designed to tie in with the central authority accounting system. First mechanized tenant accounting system was installed in the Victoria Plaza project, with other projects in line for same equipment as funds become available. The machine keeps track of 16 control totals and prints balances on receipts and ledgers. Rent payments are automatically subtracted from account balance as they are entered on keyboard; new balance is then printed on media.

Closeup of the tenant system keyboard—a National Cash Register Class 42 machine—shows departments, control keys, total and operator keys, subtractions, and transfers. Keys at left are used to encode account number. Machine is used to print a daily report, listing all control totals; this report, in turn, is sent to the central accounting office, where 2 NCR Class 31 machines are used to mechanize all functions for 11 projects and 5154 units. The central office machines handle accounts payable, payroll, government reports, monthly status reports, budgetary accounting, cash disbursements, leave records, income ledgers, general ledger and development cost ledger.

Personnel Exchange

POSITIONS AVAILABLE

A229—Redevelopment Executive Director
Progressive city of 65,000 is seeking director for urban renewal program. Salary open, depending upon qualifications. Apply, giving complete resume, salary expected, and availability for interview to: P. Hunter Dalton, Jr., Chairman, Redevelopment Commission of High Point, c/o Department of Planning, High Point, North Carolina.

A230—Administrative Assistant
The New Haven Redevelopment Agency has an opening for an administrative assistant. Duties will include answering correspondence, preparation of budgets and reports, public information work, preparation of loan and grant applications, and general coordination of four projects in execution and two in planning. Salary range: $5000-$7500. Starting salary depends upon experience. Write to: Harold Grabino, Executive Director, New Haven Redevelopment Agency, 177 Church Street, New Haven, Connecticut.

A231—Redevelopment Director
Las Vegas, Nevada, is seeking a director of redevelopment who, under the general direction of the coordinator of urban renewal, will be responsible for the active conduct of a comprehensive renewal program. Qualifications: any combination of training and experience equivalent to graduation from a recognized four-year college with major work in planning, architecture, engineering, business administration, economics, real estate or related fields, plus three years of increasingly responsible professional level urban renewal experience. Salary: $8580-$10,404. Appointment above minimum possible for fully qualified person. Apply to: Franklin J. Bills, Coordinator of Urban Renewal, City Hall, Las Vegas, Nevada.

A232—Community Organization
Business and industry supported organization of 80 neighborhood and civic groups needs executive director. In addition to duty of helping neighborhood groups (city and county) solve their problems, major responsibilities will be the interpretation of a newly-unfolding comprehensive urban renewal program, and probable participation in neighborhood conservation and rehabilitation programs. Extensive experience not required but enthusiasm is. Starting salary: $6000-$8000, depending upon qualifications. Opportunities for growth unlimited. Apply to James R. Crozier, 425 South Calhoun Street, Fort Wayne, Indiana.

A233—Planning Technician (2)
$5220-$6345. Degree in city planning, architecture, engineering, or related fields plus one year planning or administrative experience, preferably in the area of urban renewal. To work with redevelopment planner on all phases of project development and execution of Federally-assisted urban renewal program. Apply, sending resume of education and experience to Administrative Officer, City Hall, Rock Island, Illinois.

A234—Relocation Director
To be responsible for training and supervising staff in carrying out relocation of families, businesses, and industry. Prior experience in relocation required, preferably in an administrative capacity. Salary open. Apply to: John M. Sullivan, Executive Director, Springfield Redevelopment Authority, 2002 Main Street, Springfield 3, Massachusetts.

A235—City Planner
The city of Wilkes-Barre, Pennsylvania offers an opportunity to city planner. Work includes preparation of major city-wide plans, basic economic research, review and coordination of local zoning and planning policies, redevelopment planning. Write to: Mr. Clement Perkins, Peoples' National Bank of Edwardsville, Kingston, Pennsylvania.

A236—Executive Director
Wanted immediately: experienced executive director for urban renewal project in historical New England town. Salary: $7500-$10,000.

A237—Architect/Engineer
Architectural-engineering consulting firm in New York City is seeking registered engineer or architect with background of major project participation. Applicants must have proven leadership and selling skills, be able to speak and write effectively, and have intimate knowledge of sources of civil engineering work. Major responsibility: establish new business sources; develop and maintain close personal relations with governmental, municipal, corporate, and other executives; organize joint ventures with other engineering firms; and supervise and maintain production of brochures and other printed material. Salary: $20,000-25,000, with incentive opportunities and early growth potential.

A238—Project Specialist
Kentucky's department of economic development is seeking two specialists for its new two-year Section 314 "demonstration grant" project. Salary: $6048 to $8940, depending upon qualifications.

1. **Housing Specialist:** To survey housing resources, determine relocation housing needs, and solve problems of deficient resources. Position includes work with city officials, bankers, builders, developers, and real estate firms. Requirements: knowledge of federal housing programs, degree in business administration or sociology, two years experience or related background.
2. **Codes Specialist:** To assist in preparation of building, plumbing, electrical, and housing codes and to consult with local officials to develop effective code enforcement. Degree in construction engineering and at least two years experience or comparable background.

Write: Walter L. Shouse, Director, Division of Planning and Zoning, Department of Economic Development, New Capitol Annex Building, Frankfort, Kentucky.

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POSITIONS WANTED

W98—Male, 35—Executive Director

Candidate with 18 years experience in large-scale housing management, plus bachelor's degree and graduate work in housing, planning, and public administration, seeks post as executive director in housing or urban renewal. Experience includes 11 years administrative responsibility in public and cooperative housing; 18 years ownership, rehabilitation, and management of over 250 dwelling units; over two years public relations and editing in military service. An active NAHROite, candidate holds memberships in 15 organizations in housing, planning, urban renewal fields. Salary requirement: $11,000. Candidate is married, with three children.

W99—Male, 33—Architect, Planner

European-educated architect and town-planner, experienced in urban design and planning in both private practice and governmental service, seeks a "challenging position which requires three-dimensional abilities." Candidate has twice been selected as first prize winner in national public planning competition abroad: once, for development of a seashore resort and tourist center; once, for planning a national center of research and study of agriculture, a project including an experimental farm, a museum, class facilities, and housing. Has published articles in professional journals in countries including Germany, Austria, France, Italy, and Switzerland. Candidate holds memberships in the International Federation for Housing and Planning (The Hague) and the American Society of Planning Officials.

W100—Male, 30—Urban Renewal

Former town manager, with master's degree in urban renewal from University of Pittsburgh graduate school of public and international affairs, seeks New England urban renewal post. Background includes work for a state league of municipalities. Candidate would be interested in almost any phase of urban renewal work depending upon opportunities. Candidate is married, has one child.

W101—Male, 41—Redevelopment

Industrial relations specialist with several years administrative experience in housing and redevelopment seeks to return to the redevelopment field. Experience includes acquisition, accounting, personnel. Current position with a major packaging firm involves labor relations, supervision of group insurance, wage rates and surveys. Background includes administrative work for private firm in construction, selling, and financing homes; managing two industrial offices; and varied experience in credit department of trust company. Excellent references furnished on request. Candidate is single.

W102—Male, 35—Urban Renewal

Staff member of one of nation's largest urban renewal LPAs seeks responsible post in renewal field. Experience includes research, property management, relocation and demolition scheduling, and coordination. Candidate previously held six-year post on staff of church-sponsored social action agency, where he directed large volunteer program, participated in fund raising, and served as business manager for monthly publication with 30,000 circulation. Education includes bachelor's degree in economics (minor: journalism) plus graduate training in community relations. Experience between and during school years includes personnel supervision, research, newswriting, and sales. Candidate is married, with four children.

W103—Male, 39—Executive Director

Candidate with progressively responsible administrative and executive experience—five years with large public housing authority and four and one-half years with one of nation's largest home builders and general contractors—seeks post as executive director, assistant director, or administrative assistant, depending on size of authority. Interested in urban renewal or renewal plus public housing, preferably in Texas, but would consider anywhere in Region V. Candidate holds BA in government, plus additional credits in engineering, architecture, housing, city planning; is married and has two children. Salary requirement: $9000.

W119—Male—Renewal

Candidate with six years of administrative experience including personnel control, budget control, merchandise control, and sales management desires to enter renewal field. With considerable experience in the field of social work, candidate is currently employed as a social worker for the County of Sacramento, California. An active participant in housing and civic programs, he holds a B.A. degree in business administration with a minor in social science. Married, with two children, candidate prefers west coast city but will consider other areas. Write: Clarence Orr, 1416 Atherton Street, Sacramento, California.

W124—Male—Executive Director

Candidate with progressively responsible administrative and executive experience seeks post, preferably in southwest, as executive director, assistant director, or administrative assistant . . . depending on size of authority or potential . . . in renewal, or renewal plus housing. Five years with one of the nation's largest home builders, general contractors and apartment management firms, includes experience in real estate sales; planning; financing; acquisition; management; demolition; occupancy; tenant selection; economic housing studies; public relations; office management and supervision; community service activities, and progress reporting. Candidate holds B.A. in government plus additional credits in engineering, architecture, housing, and regional planning. Applicant is married and has two children.

W128—Public Relations

Candidate with master's degree in planning from the Massachusetts Institute of Technology seeks public relations position with privately-financed development commission. Three years public experience includes writing reports on rezoning, rapid transit, community renewal. Private enterprise and military experience includes constructing public-opinion polls, magazine layout, listing real estate, photographing and editing 16mm. sound films.

W129—Architect Administrator

Candidate with 25 years experience both in own practice and with government and who has held responsible position with one of nation's leading authorities seeks administrative position in housing field. Harvard educated; member of American Institute of Architects.

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PRIME AND PERTINENT

Prepared by Marion Massen

GROWING PAINS OF URBAN RENEWAL are the subject of a double-header issue of *Law and Contemporary Problems,* scholarly journal of Duke University (see listing for Part I and Part II). Analyses of these growing pains by article contributors, who include political scientists, lawyers, and renewal practitioners, may seem to make discouraging reading—so many weaknesses show up on hindsight. The probing, however, should be salutary. It certainly can point the way to needed improvement . . . in federal and local administrative machinery, in financing the public outlay, and even in the over-all philosophical approach—a re-sighting from the limits of mere projects to the "outer space" of total community and metropolis.

In Part I, now available, the paper on the history of the federal legislation reveals the long hard road the proposal had to travel before enactment. The pros and cons of the basic Housing Acts of 1949 and 1954—with redevelopment being broadened to urban renewal—offer insight to any newcomer in operations and a useful review to old-timers. Believers in some local "pain" to assure cities' seriousness about their renewal programs, authors Ashley Foard and Hilbert Fefferman hold the opinion that local financial contribution should not be reduced too far below its present one-third or one-fourth.

In another of the papers, the "workable program," presently known as the "community improvement program," is discussed by Charles S. Rhyne, general counsel of The National Institute of Municipal Law Officers, who considers the concept "the most significant development of the past decade in the federal-municipal relationship." City attorneys in 72 cities sampled by Mr. Rhyne were not all sold on the "community improvement program" idea but the consensus was that it "has contributed substantially to the adoption, modernization, and enforcement of municipal codes and ordinances."

In a ten-year critique of the urban renewal program, Richard Leach of the Duke University political science faculty takes a tolerant view of what he considers the tortoise pace of the program. He says that "perhaps no one foresaw in 1949 that the battle would be such a long one." Among the drawbacks and difficulties that are slowing speed and reducing effectiveness, he sees the following: lack of coordination of programs allied with renewal (for example, long-term economic plans; the federal highway program); "fits and starts" appropriations by Congress; unanticipated and unprepared-for problems in relocation of the displaced; the "mysteries" of the "workable program" in action; the lack of research by the federal agencies for local guidance. Moreover, says Mr. Leach, the whole idea has been slow to catch the public imagination because the legislative framework is so complicated "it cannot be communicated properly."

Notwithstanding the drawbacks—some of which may be on the way to legislative and administrative remedy—Professor Leach says it may be "perhaps too soon to judge . . . history may in the end demonstrate that the Housing Act of 1949, which launched the program on its way, is the most significant piece of legislation placed on the federal statute books since World War II."

Other papers in Part I deal with rehabilitation and conservation; land disposition; and state and local incentives and techniques for urban renewal. Among subjects to be treated in Part II: problems and opportunities of relocation; the relation of local government structure to urban renewal; current problems affecting costs of condemnation; and the economics of urban renewal.

NEW FROM RIS

Special mailings to full-rate subscribers to NAHRO's Renewal Information Service (now being transposed into NAHRO agency memberships). Copies may be available to others directly from originating source as noted.

HOUSING AUTHORITY AND LAND CLEARANCE FOR REDEVELOPMENT AUTHORITY, ST. LOUIS 1960. 1961. 19 pp. St. Louis Housing and Land Clearance for Redevelopment Authorities, 2031 Olive Street, St. Louis 3, Missouri.

YOUR COMMUNITY AND THE AREA REDEVELOPMENT ACT. 1961. 13 pp. U.S. Department of Commerce, Area Redevelopment Administration, Washington 25, D.C.

HOUSING, REDEVELOPMENT AND CONSERVATION AGENCIES, CITY OF CHICAGO. Chart. 1961. Tenants Relocation Bureau, Room 506, 320 North Clark Street, Chicago 10, Illinois.

WHAT MAN MAKETH, by Charles F. Palmer. 1961. Urban Progress Association of Little Rock, Little Rock, Arkansas.

Address at the twentieth anniversary of the Little Rock Housing Authority, by a pioneer slum fighter from Atlanta.

URBAN RENEWAL: THE PROBLEM OF THE CENTRAL CITY, by David Rockefeller, President and Chairman of the Executive Committee, The Chase Manhattan Bank. 1961. Unpaged. The Chase Manhattan Bank, New York, New York.

A speech given at the annual meeting of the San Francisco Planning and Urban Renewal Association.

URBAN RENEWAL

URBAN RENEWAL. Special two-part issue of *Law and Contemporary Problems*, Duke University. Robinson O. Everett, Editor. Part I, Autumn 1960 (published 1961) now available; Part II, Winter 1961 (forthcoming). $5 for the two-part symposium, postpaid in U.S.

See introduction.

URBAN RENEWAL IN COLORADO: Report to the Colorado General Assembly by the Colorado Legislative Council. 1960. 59 pp. Free on request to the Council, Room 343, State Capitol, Denver 2, Colorado.

Analysis of the working of urban renewal programs in Colorado (where constitutionality of state law was recently upheld by the state supreme court—see May JOURNAL, page 214. Also a generally useful explanation of local government financing of urban renewal in half a dozen other states: California, Missouri, Connecticut, Illinois, New York, Pennsylvania.

PROCEEDINGS OF THE REAL ESTATE WORKSHOP . . . Sponsored by the Southwest Regional Conference of NAHRO in Collaboration with Region V of HHFA. December 1960. Var. paged, mimeographed. Free on request to Office of the Regional Administrator, Housing and Home Finance Agency, 300 West Vickery Boulevard, Fort Worth 4, Texas.

Not complete proceedings but a number of speech and panel recordings carrying worthwhile advice on market analysis, and acquisition, how to get in touch with developers, etc.

HOUSING

PROCEEDINGS OF THE GOVERNOR'S CONFERENCE ON HOUSING June 1960. [California]. 1960. 113 pp. Division of Housing, Department of Industrial Relations, State of California. $1. Documents Section, State Printing Division, Sacramento, California.

Report of many-faceted conference covering government-assisted low income housing, mobile housing, private housing, urban renewal, and such special areas as minority problems and housing for the elderly. Interesting for the California-oriented information and the way the conference was organized.

WAYS AND MEANS OF PROVIDING HOUSING FOR FAMILIES UNABLE TO AFFORD RENTALS OR MORTGAGE PAYMENTS NECESSARY FOR ADEQUATE PRIVATE HOUSING, by Joseph P. McMurray. 1960. 32 pp. Apply to National Association of Home Builders, 1625 L Street, N.W., Washington 6, D.C.

See analysis in article "Unmet Housing Needs" by Mary Nenno, March JOURNAL, page 105.

CONSERVATION

RESIDENTIAL PROPERTY SURVEYS IN CONSERVATION AREAS. URA Technical Guide No. 7. 1961. 25 pp. 20 cents. U.S. Government Printing Office, Washington 25, D.C. (Available free to officials through the central office or regional offices of the Housing and Home Finance Agency.)

Principles to observe in investigating physical aspects of residential properties in connection with federally assisted or "bootstrap" local conservation programs.

LICENSING AND BONDING OF HOME IMPROVEMENT CONTRACTORS: Memorandum to the Board of Commissioners of Washington, D.C. 1960. 15 pp., multilithed, and appendixes. No price listed. Department of General Administration, District of Columbia, Washington, D.C.

Review and analysis of malpractices in the home improvement industry, concluding that licensing and bonding are not the answer, unless specific funds are appropriated for administration . . . but that legislation should be requested to curb deceptive trade practices and to require registration of trade names, plus other correctives.

AGING

THE BLS INTERIM BUDGET FOR A RETIRED COUPLE, by Margaret S. Stotz. Reprint from *Monthly Labor Review*, November 1960. Apply to U.S. Department of Labor, Bureau of Labor Statistics, Washington, D.C.

Information from 20 large cities, as of autumn 1959. May be useful to public housers in determining assets allowances; also to community housing need surveyors.

Housing Calendar

"Housing Calendar" is a NAHRO service that is designed to keep members up on what's going on in NAHRO and in other national and international organizations operating in fields related to housing and urban renewal (NAHRO events appear in bold type).

June

19-23—Southern Illinois University. Seminar on urban public health and the residential environment. Broadview Hotel, East St. Louis, Illinois.

July

3-7—International Union of Architects. Sixth congress. London, England.

5-7—Housing Committee, United Nations Economic Commission for Europe. Symposium on urban renewal. Geneva, Switzerland.

10-12—American Society of Landscape Architects. 62nd annual meeting. Harvest House, Boulder, Colorado.

August

17-18—Technical and Maintenance Committee. NAHRO headquarters, Chicago.

September

3-9—International Federation for Housing and Planning. Santiago de Compostella, Spain.

13-15—Tennessee Association of Housing and Redevelopment Authorities. Twenty-second annual meeting. Mountain View Hotel, Gatlinburg, Tennessee.

24-28—National Institute of Municipal Law Officers. Annual Conference. Waldorf-Astoria Hotel, New York City.

October

1-6—National Recreation Association. Annual recreation congress. Detroit.

1-10—Economic Commission of European Housing Committee. Seminar on housing survey problems. Zagreb, Yugoslavia.

10-12—Community Planning Association of Canada. Annual National Planning Conference. Nova Scotian Hotel, Halifax.

16-17—National Council on Aging. Annual meeting. New York City.

26-28—National Federation of Settlements and Neighborhood Centers. Southeastern conference. Mammoth Cave, Kentucky.

29-November 1—NAHRO Annual Conference. Sheraton Hotel, Washington, D. C.

November

7-10—National Association of Intergroup Relations Officials. Annual meeting. San Francisco.

2-6—American Nursing Homes Association. Cleveland.

16-20—National Safety Council. Forty-ninth Safety Congress. Chicago.

23-27—Second National Conference on Churches and Social Welfare. Cleveland.

29-December 2—American Public Welfare Association. Biennial Round Table Conference. Edgewater Beach Hotel, Chicago, Illinois.

PRESIDENT'S CORNER—

(Continued from page 260)

It may be of interest to you to know that as a consequence of NAHRO's expressed desire for an inter-industry and inter-association approach to try to solve some of these problems, your association's executive director, John Lange, and I have been invited to attend a second working conference at the National Housing Center in Washington this month sponsored by *House and Home* magazine. Leaders of government agencies and concerned trade associations will meet for discussion that has been preceded by active preliminary preparation. Together we hope to hammer out some workable answers and suggestions to the number one domestic problem of the United States, namely how to achieve better housing and better cities.

Karl L. Falk, June 1961

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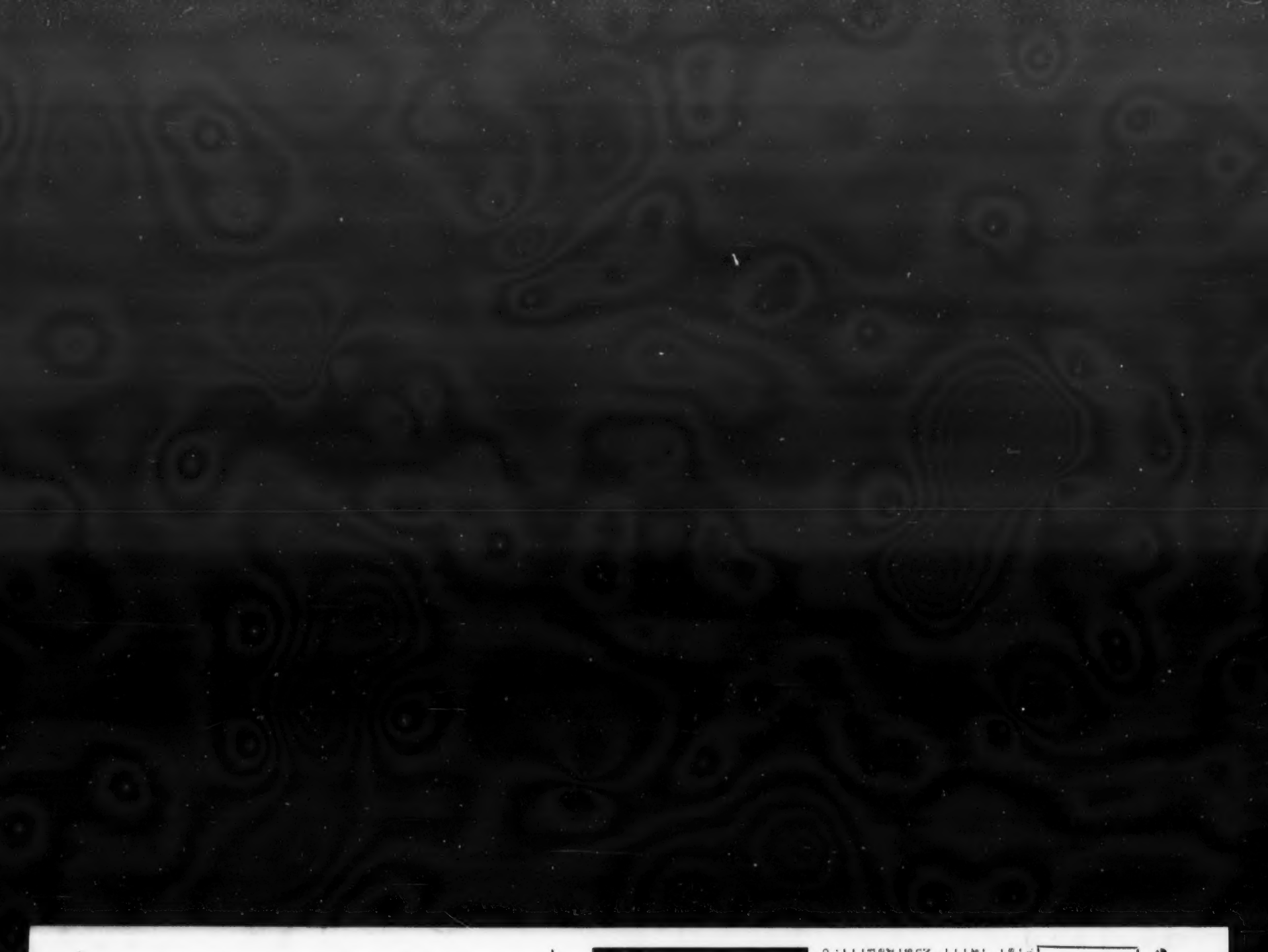
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